





**Roger Smith** Chief Executive Officer AIL & NILICO

#### **Greater Than Ourselves**

"Success follows those who champion a cause greater than themselves." — George Alexiou

Two tragic events in April etched the month into our country's history. On April 15th, two bombs were detonated at the finish line of the Boston Marathon, killing three and injuring more than 170 people.

Two days later — and much closer to home — a massive explosion occurred at a fertilizer plant in West, Texas, just minutes from AIL's Home Office in Waco. Fifteen people, most of them first responders, lost their lives, dozens were injured and much of the town was damaged or destroyed. One of our policyholders, a first responder, lost his life. No American Income employee lives were lost and there were no injuries, but several lost loved ones and friends and many sustained extensive damage to their homes.

With no thought for their own safety, people who were present at both events ran toward the danger, placing themselves in harm's way, to do what they could to help others. In the aftermath, people from around the country and the world responded with a flood of donations. Hundreds of volunteers made their way to West, helping the Red Cross provide assistance, distributing food, personal items and household goods.

There was never a question as to whether we would reach out to our neighbors. We decided to designate West as an emergency Closer to the Heart project, which allowed us to collect donations from our SGAs as well as the Waco and McKinney offices, and secure partial matching funds from Torchmark Corporation. Altogether, more than \$43,000 (including the partial match) went to our employees and their families affected by the disaster.

This level of giving should come as no surprise. Giving is what we do every day. To those outside of the Company, Bernard Rapoport is remembered for his philanthropy rather than as the founder of American Income. His vision, his enduring generosity and sense of right form the foundation and the thread that binds and strengthens AIL/NILICO.

Giving is like any other skill — you get better at it the more you practice. The more you practice, the more you are developing giving as a habit. The amount you give doesn't matter as much as the fact that you give, but once you are in the habit of giving, you find yourself looking for other ways to help and wanting to give more.

As counterintuitive as it seems, giving doesn't diminish the giver. When we give, what we're really doing is investing in our community, our society, our world. We're not left with less. According to Proverbs 11, "There is one who scatters, and yet increases all the more, and there is one who withholds... and yet it results only in want. The generous man will be prosperous, and he who waters will himself be watered."

In spite of — or because of — the ever-increasing ways American Income finds to donate annually to various causes, individually and as a company, we continue to grow and prosper. Helping those in need... volunteering ... supporting causes that are important to working families with financial contributions and our activism: this is who we are.

This issue of *Spotlight* highlights various ways that giving manifests itself at AIL/NILICO. And it is, by no means, complete. As you look through pages 14-19, I encourage you to see yourself as part of this culture of giving. Look for ways that you can get involved.

Together, our efforts not only make a difference, they make a very BIG difference.

Editor's Note: The devastating tornados in Shawnee and Moore, Oklahoma occurred just prior to press time. Donations are being collected but no details were available.

spotlight

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#### (FPO)

# News Page

#### sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresqa@ailife.com.

#### total bonuses paid out

This month AIL and NILICO paid a total of \$2,345,307 in bonuses. For more information on the monthly bonuses, turn to Page 30-37.

Total: \$2,345,307

#### required retention rate

Effective Jan. 1, 2013, to be eligible for bonuses and be featured in Spotlight, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for Spotlight recognition only.

> Retention: 69.0% Net to Gross: 78%

#### dates to remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by Monday 06/24 before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by Wednesday 06/26 to count for June production.



leadership academy

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giving back to the community



activism



contributions



#### \*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2014 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2014 Convention Qualifications online at www.ailife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Hilton San Francisco Union Square hotel located in San Francisco, California! The convention will be held May 29 - June 1, 2014.

# ANNIVERSARIES

David Blaisdell, PR 25 Years of Service John Wagner, PR 21 Years of Service David Thornton, RG 18 Years of Service Lawrence Hauck, AG 17 Years of Service Durhon Oldham, SGA 16 Years of Service Michael Hanson, MGA 15 Years of Service Al Wall, PR 14 Years of Service Theresa Bellajaro, AGT David Iriye, MGA

13 Years of Service 12 Years of Service James Bailey, SGA Joseph Diecedue, SGA Steve Greer, SGA Patricia G Lee, AGT 11 Years of Service Travis Vandeberghe, AGT 10 Years of Service JoAnne Marks, AGT Cheryl McLean, SA Jay Meyer, AGT Lily Tchen, MGA 9 Years of Service Levar Morgan, RGÁ

8 Years of Service James Aalders, AGT 7 Years of Service Benjamin Ainscough, GA Matthew Cartwright, GA Gregory Hayman, AGT
Daven Hermosura, RGA
Glyn Hurst, AGT
Jose Lopes, MGA
Laura McCurry, SA **6 Years of Service** Amy Buskas, AGT
Eric Cochran, SGA
Luay Ghawi, MGA
Roghie Hassan Loo, AGT
Stephen Hill, RGA
Kevin Ishikane, RGA
David Ramiraz, AGT David Ramirez, AGT

Tony Anderson, PR Brent Arbour, RGA Jason Beckman, PR Sharon Brenner, MGA
Dustin Dunlap, MGA
Dason Phaul, SA
Janis Pitts, PR
Jessica Santamarina, MGA 4 Years of Service Rita Charles, AGT Juan De la Cruz, AGT David Higa, GA Marko Jankovic, MGA Steve Marker, GA Matthew Parks, RGA Kiet Truong, GÁ

Sally Wilson, AGT 3 Years of Service Sione Aholoka, AGT Brian Allt, GA Robert Chun, GA Jason Lassic, MGA
John Ophals, MGA
Vishwanath Sankaran, AGT
Thomas Strickland, AGT
John Velardo, MGA 2 Years of Service Marissa Boo, AGT Mike Bray, SA
Christopher Buonanni, GA
Timothy Byrnes, SA
Jose Castillo, AGT
Aaron Dunlap, GA Mary Maida Fujii, AGT

Matthew Gabler, SA David Joh, AGT Travis Kajiwara, AGT Janice Karingten, SA Tanisha Mathis, GA Michael Oluajeigbe, AGT Jonathan Philips, GA Samantha Sliger, RGA Linda Stevenson, AGT Massoud Vaziri, GA Wendy Willrodt, AGT Brian Wilson, SA 1 Year of Service Louis Anderson, AGT Carlos Arballo, MGA Michael Ayala, SA Rachel Balasingam, SA

Brian Black, PR Richard Brock, SA William Brookshire, GA William Brown, AGT Linda Buckner, AGT Kelly Callander, AGT Kelly Callander, AGT
Ryan Casey, SA
Zhenxing Chen, GA
Joseph Cruickshank, SA
Punalei Fanta, AGT
Kristopher Ferrell, AGT
Kenneth Ford, SA
Trishia Gaindo, GA
Nathan Gay, GA
Melanie Hail, SA
Barbara Harden, GA
Todd Harding, GA

Mevla Hasan, SA Kevin Holloran, GA Kevin Huber, MGA Elizabeth Hughes, AGT Shirley Johnson, SA Avis Kava, SA Delvin King, SA Michele Kirk, GA Jonathan Kitzmiller, AGT Michel LaHaye, AGT Trevor Looney, AGT
Marva Lumar, GA
Michelle McCampbe
Christopher Mendes,
Neutris Mishanie, AG
Yolette Mompoint, AG

Christian Ortiz, SA William Oseroff, MGA Dudith Pierre-Victor, AGT Tanya Potter, GA Robert Recker, SA Robert Recker, SA
Tamoy Redwood, GA
Reuben Rios-Cruz, MGA
Caio Rosa, GA
Victor Rosario, SA
Marcelious Ross, AGT
James Russell, AGT
Michael Sandoval, SA
Michaela Sertler, AGT
Jamal Simmons, SA
Douglas Slagboom, MGA
Gary Slocum, MGA
Michael Stewart, AGT
Timothy Stocker, GA Timothy Stocker, GA

Shelley Suggett, GA
James Thompson, SA
Ismael Torres, AGT
Nicholas Triantafyllidis, GA
Leah Warner, SA Michael Whitmore, AGT Jeremiah Wiskeman, SA John Young, GA Martha Zelaya, GA

# PROMOTIONS

Regional General Agent Dorian Brown Robert Hamilton George Noujaim Joseph Pappalardo Matthew Parks

ter General Agent **Kaitlyn Brandt Dustin Brooks Vincent Carll Matthew Conrad** Matthew Davidson Ashley Delevieleuse Stephen Liberto Chad McLaughlin Nicholas Moore

Douglas Slagboom Lily Tchen **60% General Agent** Britton Costa Bradley Gaspard Nathan Gay Dean Jensen Albert Kauderer Dexter Phillip

Brian Zuzick Pamela Altman Jorge Alvarez Darrell Ballard

Tracy Barrett Christina Black Delfin Clark **Jeremie Dupuis Troy Elliott** Corey Hallam Todd Harding Christopher Kennedy Michele Kirk John Leggio Brandon Marshall John Reynolds David Riddle Spencer Rowland Cherylynn Voges Anthony Wright

55% Supervising Agent Cally Burnside Mark Caraway Corey Cash Cedric Cobbs Sheila Ellis Jason Engelman Kevin Eyster Kyle Garrett Larry Gatt Justin Hamel Todd Kisty Charmaine Lam Marti Long Thomas McCormick Laura McCurry

Wilkins Morency Christopher Nixon Aaron Pohl Zachary Sandoval John Teachout Eric Thompson Kyle Thompson Serena Wheeler Wyneisha Wilson-Robinson 52.5% Supervising Agent

Stephen Arneson Kalai Asuela Mackenzie Ball Aundrey Beard Justin Bedard Susan Bedrossian Tamara Belcher Kimberly Bland Kyana Brooks Daniela Carcamo-Mendez John Catalano Jerome Citrowski Leanne Clark Seth Connelly Charisse Corone **Andrew Creamer** Nichole Day Jean-Francois Diotte Kyle Diotte Christine DiSanto **Gerald Enkin Christian Fahev** 

Aitu'uua Fakaosi Filifilioteine Fakapelea Lauren Frazer Jason Fuller **Lonnie Fuller** Jacqueline Gordon Jesmond Grech Pamela Hacker Jeffrey Hall Andrew Hamilton John Hollis Peter Hornbeck David Charles Jackson Joel Johnson Meaghan Keh James King

Phillip Kogel Gregory Koziarz Ronald Lalonde Jillian Libenson Joseph Lillo Michael Mann Lisa Martin Grace McQueen Anne Melville Heather Miller Melinda Mohammed Herman Morrow Emma Mosher Patrick Mueller Yvette Nelson

Peter Perte Chanthakhan Phommachanh Rakesh Ramkarran Ricardo Retamoso Jesse Sault John Schatz Michael Schmidt Ellen Schultz **Roxanne Scott Hamed Shalba** Heilala Siale Laurel Silva Denis Snyder Alexander Spooner Paul Stensland

Soonalote Taogaga Stephen Temple John Todd Cody Toth Felicia Tramel Levi Vetter Dishon White Whitney Williams Rachel Zimmerman

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# NEW AGENT RETENTION — BONUS PROGRAM



Matthew Parks \$5,250 Surace-Smith



Kaitlyn Brandt \$2,250 Oldham-Bianchi



Jason Bratin \$2.250 **Theodore Pappas** 



Asbell \$2,000 Altig-Orlovic



Phillip Rigoli \$1,750 Laura Fisher

## April Bonus Payout: \$67,250

April Bonus Qualifiers: 86

NAMIE	TOTAL	NAME	TOTAL	NAME	TOTAL	NAMIE	TOTAL
Matthew Parks	\$5,250	Ofa Tupouniua	\$1,250	William Oseroff	\$1,000	Mark Glazer	\$500
Kaitlyn Brandt	2,250	Ryan Bisanz	1,000	Aaron Parks	1,000	Stephen Hill	500
Jason Bratin	2,250	Matt Flores	1,000	Shelly Russell	1,000	Shiwa Hollingsworth	h 500
Darrell Asbell	2,000	Charley Forshee	1,000	Matthew Turnquist	1,000	Marko Jankovic	500
Phillip Rigoli	1,750	Luay Ghawi	1,000	Daniel Bauer	750	Michael Laramie	500
Mavrick Frederick	s 1,500	Matthew Girard	1,000	Erik Boyd	750	Amie McCracken	500
Kenneth Greer	1,500	Alexandra Grahar	n 1,000	Phillip Jenkins	750	Joshua Olin	500
Steven King	1,500	Zachary Hart	1,000	Matt Pflueger	750	Minh Phung	500
Randy Teyssier	1,500	Elias Hazen	1,000	Doreen Ryan-Foti	750	Nasr Quadri	500
Joshua Bloomquis	t 1,250	Tiare Hubbard	1,000	Timothy Wilson	750	Brandon Schwed	500
John Collins	1,250	Henry Ingraham	1,000	Denise Berrios	500	Steve Svendson	500
Cara DeFiore	1,250	Ricky Jenkins	1,000	Norman Candelor	<b>⇒</b> 500	Brandon Teter	500
Brett Gryska	1,250	Stephen Jeung	1,000	Jordan Chalom	500	Krista Thieme	500
Daven Hermosura	1,250	Robert Kanaan	1,000	Michael Clemente	500	Ryan Tucker	500
Cary Sleeum	1 250	Malinda Das Lyss	1,000	Lucior Faciliiti	500	Cara Wolch	500

#### **HERE'S HOW IT WORKS:**

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 4-6 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4,000 Net ALP in the 4th month of tenure, the MGA gets \$250 bonus; in the 5th month, the MGA gets \$500 bonus; in the 6th month, the MGA gets \$1,000 bonus.

Dear Future SGA sga Career Track Whether you are new to our Company or someone with to be promoted to the promoted to the promoted if you have ever wonder to be promoted if you have ever wonder to be promoted to the promote ou have ever wondered what you had to accomplish in order to be promoted the answer state General Agent, these levels. State General Agent, the answer achieve these three levels.

#### **Level 1: Qualifying**

To qualify you must meet the following criteria:

- 18 months of continual service with AIL/NILICO
- Production of at least \$175,000 of 1st Six Mo. Agent production (Last 12 Months)
- Must have a 4-Month Retention Rate of 68.0% or higher (Please note that although you need to qualify to be promoted, we will begin the process as soon as you achieve the production level regardless of quality factor.)

**Level 2: Preparing for an Offer**Once you qualify by achieving the above criteria, a Personal Leadership Profile will be sent to your home address with a copy to your SGA. Also, we will schedule a conference call between you, your SGA, your SGA's Director, and the Home Office to determine your interest in being an SGA and to initiate a consistent communication process between you, your SGA and the Home Office.

#### Level 3: Getting an Offer

After conferring with your SGA, the Home Office will contact

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)

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# CODES

The minimums for recognition are: SA & GA – at least two codes during the month **MGA** – at least three codes during the month

**RGA** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

_	

Ambrosia Mote	5	Joseph Diecedue
Anthony Gargano	5	Sabrina Lloyd
Karl Amlie	4	Altig-Orlovic
Barbara Seyoum	4	Samantha Chui
Gordon Biggums	4	Cunningham-Weatherspoon
Ibrahim Bah	4	Fred Hadayia
James Thompson	4	Surace-Smith
Richard Finn	3	Altig-Orlovic
Liam Flaherty	3	Simon Arias
D1 J D 1-1-	2	C: A:

cnard Finn	3	Aitig-Orlovic
am Flaherty	3	Simon Arias
onald Rennich	3	Simon Arias
remiah Wiskeman	3	Simon Arias
lison Hanson	3	Richard Correa
aleb Spore	3	Chad Deley
ichael Russo	3	Laura Fisher
raig Alster	3	Giglione-Acke
errence Williams	3	Fred Hadayia
ilica Zivkovic	3	Sabrina Lloyd
trick Cremeans	3	Chris Lussier
ynor Lemus	3	Bob Olson
ary Richard	3	Chad Panzer
onald Devoise	3	Scott Rehberg
in Hall	3	Scott Rehberg
ul Wood	3	Alex Roland
	2	D1 D1

Brenton Patterson 3 Paul Rumbuc

Emmanuel Villasenor3 Bob Wingate

Larry Daniels
LaMeesha Jones
F A

ury Dameis	5	Gevorg rain
Meesha Jones	2	Jason Adamo
vergreen Am	2	Altig-Orlovi
ichael Benton	2	Altig-Orlovi
enjamin Clabaugh	2	Altig-Orlovi
evin Jump	2	Altig-Orlovi
ci Miller	2	Altig-Orlovi
ott Schwartzkopf	2	Altig-Orlovi
ackenzie Ball	2	Simon Arias
aron Haynes	2	Simon Arias
eather Southern	2	Simon Arias
ndrew Wagner	2	Simon Arias
onet McCoy	2	Slav Bitman
aven Wilson	2	Samantha C
aniel Hwang	2	Cohen-Coh
arik Petrosyan	2	Cohen-Coh
chard Long	2	Brandon Co
aria Soliz	2	Brandon Co
ıssell Holzer	2	Richard Cor
wanna O'Neal-Delaney	72	Richard Cor
cholas Pelham-Clarke	2	Richard Cor

Patrick Mueller 2 Nigel Crowe

Stephen Arneson 2 Chad Deley

Joshua Rush

Jeff Rouse

Alexandra Rojas 2 Cunningham-Weatherspoon

# 3 Gevorg Yanukyan

Alfred Valencia	2	Desi Dimitrova
Justin Wallace	2	Desi Dimitrova
Brian Bartholomew	2	Laura Fisher
Jason Johnson	2	Laura Fisher
Liliana Avila	2	Steve Friedlander
Moli Kaufusi	2	Steve Friedlander
Debbie Moke	2	Steve Friedlander
Soonalote Taogaga	2	Steve Friedlander
Christopher Mendes	2	Giglione-Ackerma
Sandra Torres	2	Giglione-Ackerma
William Flournoy	2	Steve Greer
Donald Hill	2	Steve Greer
Slavita Hut	2	Steve Greer
Dean Jensen	2	Steve Greer
Yuridia Stoffa	2	Fred Hadayia
Clarence Waller	2	Chris Hernandez
Danae Manwill	2	Jatoft-Foti
Steven Piro	2	Chris LaFond
Adam Meyer	2	Sabrina Lloyd
Twalya Alexander	2	Tim McAdams
Derek Franc	2	Oldham-Bianchi
Brandon Marshall	2	Oldham-Bianchi

Veronica Carrion 2 Bob Olson

Robert Wright 2 Bob Olson Anthony Batista 2 Theodore Pappas Bilal Farsakh 2 Theodore Pappas

NAME		SGA
Calvin Irving	2	Theodore Pappas
Lockert Johnson	2	Theodore Pappas
Leroy Simpson	2	Theodore Pappas
Joseph Lillo	2	Philip Prata
Mark Medina	2	Philip Prata
Kelly Ekker	2	Tiffany Roland
Harley Ballew	2	Dan Rubio
Fadi Farha	2	Paul Rumbuc
Micah Focken	2	Paul Rumbuc
Josh Tompkin	2	Paul Rumbuc
Eric Gallant-Munroe	2	Imran Satti
Adam Huck	2	Surace-Smith
Eric Peyton	2	Surace-Smith
Michael Holmes	2	Jeffery Thiel
Meaghan Kehl	2	Brian Traboulay
Keith Liddell	2	Jeremy Welch
Bess Wilson	2	Jeremy Welch
Arie Davis	2	Williams-Zophi
Yonique Gordon	2	Williams-Zophi
Michael Musso	2	Williams-Zophi
Sylvener Pierre	2	Williams-Zophi
Christopher Straccialin	i2	Williams-Zophi
Sabrina Widner	2	Bob Wingate
Jiwanpersaud Boodwa	12	Gevorg Yanukya

# GA

NAME		SGA
Alex Torruella	7	Sabrina Lloyd
William Brookshire	6	Richard Correa
Megan Herickhoff	6	Chad Deley
Marva Lumar	6	Joseph Diecedue
Michael Gerstein	6	Giglione-Ackerm
John Young	6	Steve Greer
Mir Khan	6	Theodore Pappas
Darwin Roman	6	Gevorg Yanukyan
Patrick Knouse	5	James Bailey

	Ileana
	Kierra
	Scott 1
e	Brian
man	Ashlee
	Roose
ıs	Andje
an	Mohar
	Gavin
	Leslie
	Caio I
	Willia
	Virgin

2 Chad Deley

2 Joseph Diecedue

Ileana Rosas	5	Cohen-Cohen
Kierra Goodwin	5	Nigel Crowe
Scott Patterson	5	Joseph Diecedue
Brian Zuzick	5	Laura Fisher
Ashlee Hutchins	5	Giglione-Ackerma
Roosevelt Wilson	5	Giglione-Ackerma
Andjela Avram	5	Matt Henderson
Mohammed Moalawi	5	Theodore Pappas
Gavin Chung	5	Scott Rehberg
Leslie Jacobs	5	Jeremy Welch
Caio Rosa	5	Williams-Zophin
William Whaley	4	Jason Adamo
Virginia Lee	4	Altig-Orlovic
Joshua Cosentino	4	Simon Arias
Britton Costa	4	Simon Arias

Charles Ferrari 4 Simon Arias

Timothy Watson	4	Sla
Carl Carlberg	4	Co
Craig Winkelman	4	Co
David Hefflin	4	Sco
Kayla McIver	4	Ch
Tevita Tupouniua	4	Ste
Vatapuia Vavau	4	Ste
Erin Moyer	4	Gig
Dexter Phillip	4	Ste
Aichael C William	s4	Ma
Clinton Spaeth	4	Ch
Reynolds Akuamoa	4	The
Shahab Mahdavinejad	14	The
Harrynarine Ramouta	r4	The
Aaron McLean	4	Im
Ryan Fickert	4	Sui
Richard Whyte	4	Bri
*		

4	Slav Bitman
4	Cohen-Cohen
4	Cohen-Cohen
4	Scott Davis
4	Chad Deley
4	Steve Friedlander
4	Steve Friedlander
4	Giglione-Ackerman
4	Steve Greer
ms4	Matt Henderson
4	Chris Hernandez
oa 4	Theodore Pappas
jad4	Theodore Pappas
ıtar4	Theodore Pappas
4	Imran Satti
4	Surace-Smith
4	Brian Traboulay

Robert Rowell	3	Jason Adamo
William Park	3	Altig-Orlovic
Brandon Summerton	3	Altig-Orlovic
Bruce Viaje	3	Altig-Orlovic
Michelle Crowe	3	Simon Arias
Eric Ebbitt	3	Simon Arias
Nathan Gay	3	Simon Arias
Jenna Grula	3	Simon Arias
Casey Kunash	3	Simon Arias
Raphael Musto	3	Simon Arias
Antonio Reyes	3	Simon Arias
Ian Noble	3	Slav Bitman
Rivka Erlich	3	Josh Chalom
Troy Elliott	3	Eric Cochran
Preston Turner	3	Richard Correa
Devin Adams	3	Chad Deley
Xander Davis	3	Chad Deley
Kevin Talbot	3	Joseph Diecedue
Kelvin Fernandez	3	Laura Fisher
Sione Maumau	3	Steve Friedlande
Ruben Santillana	3	Steve Friedlande
Tim Schroeder	3	Steve Greer
Antonio Davidson	3	Mark Hancock
Marino Baca	3	Chris Hernande
Samneang Prom	3	Jatoft-Foti
Drew Burdi	3	Sabrina Lloyd
Gary Gottlieb	3	Eric Neal
Roberto Nieves	3	Oldham-Bianch
Charles Belt	3	Bob Olson
Zhenxing Chen	3	Philip Prata
		-

# **GA** continued

Unique Hunnicutt	3	Alex Roland
Tracy Hayes	3	Dan Rubio
Aaron Dupras	3	Paul Rumbuc
David Guzman	3	Surace-Smith
Daniel Walton	3	Surace-Smith
Michael Shaba	3	Brian Traboulay
Melody Ferguson	3	Jeremy Welch
Lewis Clack	3	Williams-Zophin
Brian Jerome	3	Williams-Zophin
Glaister Parke	3	Williams-Zophin
Michael Roe	3	Bob Wingate
Alecia Smith	3	Bob Wingate
Brandon Smith	3	Bob Wingate
Robert Chun	2	Altig-Orlovic
Shawntae Collins	2	Altig-Orlovic
Tiare Hubbard	2	Altig-Orlovic
Jonathan Ng	2	Altig-Orlovic
Steven Stensrud	2	Altig-Orlovic
James Smith	2	Altig-Orlovic
Matthew Caternolo	2	Simon Arias
Sokol Fazliu	2	Simon Arias
Albert Kauderer	2	Simon Arias
Anthony Rizzo	2	Simon Arias
John Stankoski	2	Simon Arias
Alan Pazmoran	2	Josh Chalom
Natalie Soboleva	2	Josh Chalom

NAME		SGA
Tiara Manning	2	Eric Cochran
Matthew Cage	2	Brandon Cooley
Gian-Paolo Diberard	02	Brandon Cooley
Cindi Walker	2	Brandon Cooley
Devon Chapman	2	Cunningham-Weatherspo
Michael Sudzina	2	Cunningham-Weatherspo
Sonny Gurney	2	Scott Davis
Gayle Remner	2	Scott Davis
Ronald Esmon	2	Joseph Diecedue
Melissa Quintal	2	Joseph Diecedue
Isaac Hernandez	2	Desi Dimitrova
Jack Wang	2	Desi Dimitrova
Christopher Akins	2	Laura Fisher
Eric Trautloff	2	Cindy Furer
Kevin Holloran	2	Maria Greene
Ashley Tharp	2	Maria Greene
Christine Barbour	2	Steve Greer
Scott Davison	2	Steve Greer
Lawerence Smith	2	Steve Greer
Gregory Graham	2	Fred Hadayia
Lisa Heyman	2	Fred Hadayia
John Galindo	2	David Hausman
Bryan Czajkowski	2	Matt Henderson
Javier Diaz	2	Matt Henderson
Mark Harhager	2	Matt Henderson
Peter Kwiatkowski	2	Chris Hernandez

NAME		SGA	NAME
Kascey Williamson	2	Chris Hernandez	John Re
Larry Finch	2	Matthew Hogan	John Se
Tatjana Tikhonov	2	Jatoft-Foti	Kevin R
Eric Schwabauer	2	Christopher Jordan	Godfrey
Douglas Slagboom	2	Christopher Jordan	Steve Ja
Alexandra Curtin	2	Chris LaFond	DeAnth
Christine Jesoraldo	2	Chris LaFond	Brian A
Karolina Debek	2	Sabrina Lloyd	Jeremie
Matthew Sturgeon	2	Sabrina Lloyd	Brodie I
Nicki Griffiths	2	Chris Lussier	Pamela.
Corey Bryant	2	Tim McAdams	Tony G
Brandon Baker	2	Travis Moody	Andre N
Vilma Howard	2	Eric Neal	Robert 1
David Schanuel	2	Dorian Oldham	Marc Sa
Daniel Bernard	2	Oldham-Bianchi	Anthon
Elaine Kulawiak	2	Oldham-Bianchi	Ashley V
Zachary Santino	2	Oldham-Bianchi	Jacob R
Jesse Spencer	2	Oldham-Bianchi	Christo
Burnette Hughes	2	Bob Olson	Ayman
David Rockway	2	Bob Olson	Beatriz
Derron Alexander	2	Theodore Pappas	John Ro
Alisha Armand	2	Theodore Pappas	
Alon Fischer	2	Theodore Pappas	
Lleison Martinez	2	Cisco Perez	
Matthew Crossman	2	Philip Prata	
Evan Reich	2	Philip Prata	

NAME		SGA
John Reynolds	2	Philip Prata
John Serrano	2	Philip Prata
Kevin Rigney	2	Scott Rehberg
Godfrey Goodrich	2	Alex Roland
Steve James	2	Tiffany Roland
DeAnthony Hartman	12	Paul Rumbuc
Brian Allt	2	Imran Satti
Jeremie Dupuis	2	Imran Satti
Brodie Fischer	2	Imran Satti
Pamela Altman	2	Surace-Smith
Tony Geer	2	Surace-Smith
Andre McCallum	2	Surace-Smith
Robert Richman	2	Surace-Smith
Marc Salvaggi	2	Surace-Smith
Anthony Theriault	2	Surace-Smith
Ashley Wenning	2	Surace-Smith
Jacob Raine	2	Jeremy Welch
Christopher Earle	2	Williams-Zophi
Ayman Elsalhy	2	Williams-Zophi
Beatriz Noriega	2	Bob Wingate
John Rohner	2	Matt Wolfanger

# MGA

IVICIA		
NAME		SGA
Minh Phung	13	Scott Rehberg
Matthew Girard	12	Maria Greene
Marian Sertler	12	Sabrina Lloyd
Evan Holzhauer	11	Giglione-Acke
Syed Quadri	11	Theodore Papp
Richard Dyer	10	Jason Adamo
Matthew Diulus	10	Simon Arias
Herman Fennell	10	Samantha Chu
Marko Jankovic	10	Cohen-Cohen
Derek Cotton	10	Chad Deley
Randall Cook	10	Joseph Diecedo
Richard Barbour	10	Steve Greer
Darcy Schrieber	10	Paul Rumbuc
Ryan Bisanz	10	Brian Traboula
Michael Clemente	9	Simon Arias
Xavier MacLarty	9	Nigel Crowe
Doreen Ryan-Foti	9	Jatoft-Foti
Jason Bratin	9	Theodore Papp
George Noujaim	9	Williams-Zopl
William Oseroff	9	Bob Wingate
Ofa Tupouniua	8	Steve Friedland
Mavrick Fredericks	8	Giglione-Acke
Stephen Jubrey	8	Oldham-Biano
Ryan Wilson	8	Philip Prata
Ala Awad	8	Alex Roland
Zachary Hart	8	Surace-Smith
Samantha Sliger	8	Jeremy Welch
Albert Serur	7	Simon Arias
Phillip Jenkins	7	Slav Bitman
Mercedes Lloyd	7	Kevin Davis
Brian Schreiter	7	Joseph Diecedo
Ryan Hall	7	Laura Fisher
Jack Keiderling	7	Giglione-Acke
Michael Laramie	7	Steve Greer

Marisa Willgruber 7 Fred Hadayia Mitch Duplantis 7 David Hausman Cynthia Schneiderman 7 Sabrina Lloyd Mark Kukielski 7 Eric Neal

Denise Berrios 7 Bob Wingate

David Romfoe 6 Chad Deley

Andrew McQuade 6 Richard Correa

John Ophals 6 Cunningham-Weatherspoor

NAME		SGA
Kenneth Greer	6	Steve Greer
Bettie Wallace-Moore	e 6	Christopher Jordan
Amie McCracken	6	Chris Lussier
Ransey Vazquez	6	Bob Olson
Gabriel Feldmann	6	Chad Panzer
Nasr Quadri	6	Theodore Pappas
Timothy Wilson	6	Philip Prata
Steven King	6	Paul Rumbuc
Robert Nolan	6	Paul Rumbuc
Robert Kanaan	6	Imran Satti
Ryan O'Malley	6	Imran Satti
Henry Ingraham	6	Williams-Zophin
Kyle Johnson	6	Williams-Zophin
Bobby Gujral	5	Altig-Orlovic
Nicholas Lorence	5	Altig-Orlovic
James Keefer	5	Simon Arias
Dan Nebraski	5	Simon Arias
Aaron Parks	5	Simon Arias
Rachel Stanhope	5	Eric Cochran
Phillip Rigoli	5	Laura Fisher
Magda Figueiredo	5	Giglione-Ackerman
Moswen Taylor	5	Mark Hancock
Mary-Delores Ayarzagoiti	ia5	Matt Henderson
Reuben Rios-Cruz	5	Matt Henderson
Cara DeFiore	5	Chris Hernandez
Rita Haidinger	5	Chris Hernandez
Brandon Teter	5	Matthew Hogan
Daniel Umbertone	5	Christine Judge
Jake Yagjian	5	Chris LaFond
Kevin Huber	5	Eric Neal
Raymond Risucci	5	Dorian Oldham
Hal Herman	5	Oldham-Bianchi
Rodney Ward	5	Paul Rumbuc
Adeyemi Akinade	5	Williams-Zophin
Noel Rose	5	Williams-Zophin
Andrew Aaron	4	Altig-Orlovic
Darrell Asbell	4	Altig-Orlovic
Luay Ghawi	4	Altig-Orlovic
Tina Phongsavath	4	Altig-Orlovic
Ryan Stenglein	4	Altig-Orlovic
Jonathan Maust	4	Altig-Orlovic
Ryan Tucker	4	Altig-Orlovic
Randy Teyssier	4	Simon Arias

NAME		SGA
Brian Welsh	4	Simon Arias
Steven Huenergard	t 4	James Bailey
Drew Frazier	4	Slav Bitman
Jordan Chalom	4	Josh Chalom
Tara Weisz	4	Josh Chalom
Kody Kramme	4	Eric Cochran
Norman Candelore	4	Cohen-Cohen
Stephen Jeung	4	Cohen-Cohen
Brandi Hershey	4	Brandon Cooley
Jennifer Wehrle	4	Brandon Cooley
Kyle Klipp	4	Richard Correa
Peter Van Der Westhuize	n4	Richard Correa
Edona Hughes	4	Kevin Davis
Andrew Cavicchi	4	Scott Davis
Joshua Jackson	4	Joseph Diecedue
Mark Hileman	4	Desi Dimitrova
Lucky Faaitiiti	4	Steve Friedlander
Lorenzo Lameko	4	Steve Friedlander
Sara Welch	4	Steve Friedlander
Souleymane Bah	4	Fred Hadayia
Erik Boyd	4	Fred Hadayia
Alexandra Graham	4	Fred Hadayia
Antonio Monica	4	David Hausman
Matt Flores	4	Jatoft-Foti
Robert Janev	4	Sabrina Lloyd
Kyle Taylor	4	Travis Moody
Joseph Hagerman	4	Bob Olson
Levar Morgan	4	Theodore Pappas
Bobby Szwaja	4	Theodore Pappas
Billy Northington	4	Alex Roland
Travis Brock	4	Dan Rubio
Dustin Dunlap	4	Surace-Smith
Daniel Hartwig	4	Surace-Smith
Elias Hazen	4	Surace-Smith
Dustin Rushin	4	Bob Wingate
Melvin Arritt	3	Altig-Orlovic
Volodymyr Derevyany		Altig-Orlovic
Roger Fung	3	Altig-Orlovic
Blake Higuchi	3	Altig-Orlovic
Melinda-Rae Lyse	3	Altig-Orlovic
Ryan McIntosh	3	Altig-Orlovic
AshLynn Orng	3	Altig-Orlovic
D-4-1-1- D:	2	Altie Orlovic

NAME	#	SGA
Lalitha Janardhanan	3	Slav Bitman
Dmitriy Kagan	3	Slav Bitman
Aldina DaRosa	3	Josh Chalom
Byron Paz	3	Josh Chalom
Scott Kim	3	Cohen-Cohen
Corey Neff	3	Brandon Cooley
Brooke Spain	3	Brandon Cooley
Alfred Taren	3	Desi Dimitrova
Ricardo Grandt	3	Laura Fisher
Anita Ferris	3	Steve Friedlander
Stephen Hill	3	Steve Friedlander
Sharif Grays	3	Cindy Furer
Craig Strompf	3	Cindy Furer
Mark Corkrean	3	Steve Greer
Thomas Soloweyko	3	Steve Greer
Zbigniew Stankiewicz	:3	Fred Hadayia
Brandon Schwed	3	Matt Henderson
Rebecca Klebsch	3	Chris Hernandez
Chad Potts	3	Chris Hernandez
Richard Johnson	3	Matthew Hogan
Jessica Santamarina	3	Matthew Hogan
Jessica Wilhite	3	Matthew Hogan
Harold Durana	3	Jatoft-Foti
Ryan Leong	3	Jatoft-Foti
Renada Bogan	3	Christine Judge
Timothy Kieran	3	Chris LaFond
Joy Nardone	3	Chris LaFond
Zach Otto	3	Sabrina Lloyd
Brett Gryska	3	Oldham-Bianchi
Nicholas Moore	3	Oldham-Bianchi
Michael Romeo	3	Oldham-Bianchi
Louis Giogaia	3	Theodore Pappas
Fernanda Vaslet	3	Cisco Perez
Kevin Ristau	3	Alex Roland
Joshua Bloomquist	3	Tiffany Roland
Matt Pflueger	3	Tiffany Roland
Michael Lipetri	3	Javier Sandoval
Haoyu Xu	3	Imran Satti
Daniel Rapp	3	Jeffery Thiel
Debbie Ezernack	3	Jeremy Welch
Aaron Ralston	3	Jeremy Welch
T 1 D		2



Melne Lewis

Matthew Parks

Thomas Vena 35 Simon Arias

7 Bob Olson

7 Surace-Smith

Bo Gentile

33 Williams-Zophin

Brett Gryska 23 Oldham-Bianchi

Patrick Rieger 3 Altig-Orlovic

John Reeves 3 Jeremy Welch



# LEADERSHIP ACADEMY

#### **Leadership Academy 301:**

# **Strategic Advanced Leadership Training**June 18-21

VP Agency Leadership Development Larry Strong invites all qualified MGAs to attend this elite workshop consisting of two career-changing days of intense coaching.

MGAs will be immersed, engaged and interacting with proven agency builders and leaders who know and understand the role. You will return better equipped to lead and develop more agency builders in your hierarchy.

Here is a sampling of what will be covered:

- Establishing a Culture of Expectations and Accountability
- 7 Steps to Purpose Driven Leadership
- Measuring Performance Results and Making Adjustments
- Coaching and Mentoring Underperforming Agents or Managers
- Setting New Agent or Manager Goals and Creating a Path for Success
- Key Drivers to Increasing New Agent Retention

Hurry — deadline to register is June 3.





"Leadership is lifting a person's vision to high sights, the raising of a person's performance to a higher standard, the building of a personality beyond its normal limitations." — Peter Drucker

# Leadership



Larry Strong
Vice President of
Agency Leadership Development

### Is This Business in You?

I was on a roll. It was my 3rd month in the business. I had already made two sales for the day and was sitting high in my saddle. I was in the zone. It was 1984 and spring time — a great time to knock on doors in Indiana.

There was no such thing as leads back then with the Branch Office Division of Globe Life. But we had the white pages of the phone book and plenty of people to call. I preferred to simply pull out of my driveway and see where destiny took me. It was great because everybody was a prospect. Fear was not an option because I needed to make money so badly, I was in hunt mode. I was still working my way out of some serious debt and things were not yet in great shape for The Kid

So I knock on this door in North Manchester, Indiana, a fairly short drive from my home town. Nice looking little house with some flowers neatly planted in the beds, and the grass looked like you could putt a golf ball on it. I was selling Medicare Supplements at the time and I had gotten fairly good at picking out potential homes of those with time on their hands. A gray haired gentleman comes to the front door, I introduce myself to him and, lo and behold, he and his wife are already policyholders. He invites me in, I review their policy, get some referrals, make small talk and am heading out the door when, for some reason, I stop and ask, "Hey folks, while I am here, how are you set for your final expenses?"

Now I had never sold life insurance up to this point and, frankly, I wasn't too sure I even had an application with me. The long and short is that I did, I somehow fumble through the presentation and the app and they purchased an additional \$3,000 face amount protection to the existing \$2,000 Alma already had. The policy issues, I deliver it, get a few more referrals and they are history.

Or so I thought.

About 4 months go by. My branch manager calls me into the office and tells me I have a beneficiary check to deliver. It's for Alma, Ben's wife. I am shocked. And I have no idea how to handle this. I call Ben and tell him that I have a check for him and ask him when might be a good time to deliver it. He says now. So I rearrange my schedule and head to his house. I have no idea how I am going to handle this

I pull up to the house and Ben is sitting on the front porch waiting for me. We walk through the house to the back porch. He sits in his rocking chair and I sit where Alma used to sit. We rock. We don't speak, we rock. Ben starts to cry. I mean cry. I start to cry. We are rocking and crying. Finally I mutter some words of sorrow and sympathy and Ben shakes his head. And then, Ben says this. "No, Larry, I am not crying today for the loss of my dear wife. I have already shed many tears over my loss. I am crying today because of the fact that the additional life insurance you sold us gave me and the kids the chance to send mom off the way she deserved. And I can't tell you how much that meant."

So Ben and I sat there for a little while longer and rocked and cried. Up to that point, I was in the business. But as Ben and I sat there and rocked and cried on the back porch of his house with me sitting in Alma's rocking chair on a beautiful summer day in Indiana, it was at that very moment when this business got into me.

Stay Strong! Lead On! Finish the Race!



Susan Fuldauer
Vice President of
Public Relations Field Operations

#### We Are Unlimited

Opportunity Unlimited... how often have you heard those words? Bernard Rapoport used many insightful phrases and sayings, but none that ever matched the notion that we have unlimited opportunity.

But what does it mean to be unlimited in opportunity and how do we demonstrate that we are unlimited in our potential?

Opportunity is defined as:

- 1. An appropriate or favorable time or occasion
- 2. A situation or condition favorable for attainment of a goal
- 3. A good chance or prospect, as for success

*Unlimited* is defined as:

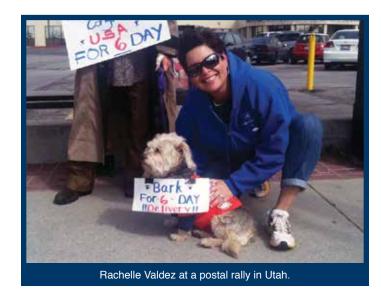
- 1. Having no restrictions or controls
- 2. Having or seeming to have no boundaries; infinite
- 3. Without qualification or exception; absolute

Potential is defined as:

- 1. The inherent ability or capacity for growth, development, or coming into being
- 2. Something possessing the capacity for growth or development

Unlimited Opportunity is the definition of AIL/NILICO. However, it also defines us as individuals with unlimited potential for creating and making a difference in our world. Whether you are part of Team PR or the field sales force or Home Office, we all have unlimited opportunity and unlimited potential to change our world and to help others to have a better life.

We witness the unlimited caring that happens time after time through heartfelt donations of time and money after a disaster strikes. We witness the unlimited giving from the heart when one of our own is struggling. We witness the unlimited service when we provide what our customers need, both through our tremendous PR efforts and through



the efforts of our agencies to provide for our working families when they experience tragedy in their lives. We witness the selfless giving by our Home Office staff annually to Food for Families for those in our communities that need assistance.

AIL/NILICO is a special place. It is where we find opportunity to attain our personal goals. It is where we are unlimited in our development and have infinite paths to becoming successful.

The potential for growth, development and capacity to serve others from our hearts has no boundaries with AIL/NILICO. We are a special company, with a special saying: *Opportunity Unlimited*. It is up to each of us individually to develop our own potential to make positive changes in our world and to be unlimited in our quest to reach our goals.

You are in the right place. We are Unlimited.

# Labor Advisory Board ADDS TWO NEW MEMBERS





David B. Durkee

AIL/NILICO CEO Roger Smith welcomed David B. Durkee, President of the Bakery, Confectionary, Tobacco & Grain Millers Union, to the AIL/NILICO Labor Advisory Board. "We are really pleased to have President Durkee join us and we will benefit greatly from his experience and advice," he said.

The union's General Executive Board elected Durkee in September 2012 to serve the unexpired term of Frank Hurt, who retired effective January 1, 2013 after serving as president of the International Union since October 1, 1992.

Durkee was first elected to fill the open position of International Secretary-Treasurer by BCTGM's General Executive Board in May 1998. He was elected to his first full term as International Secretary-Treasurer on July 17, 1998, during the union's 35th Constitutional Convention in Las Vegas, Nevada. He was reelected by union delegates at the 2002, 2006 and 2010 Conventions.





Rev. Terrence L. Melvin CBTU

Rev. Terrence L. Melvin, President of CBTU and Secretary-Treasurer of the 2.5 million member New York State AFL-CIO, has joined the AIL/NILICO Labor Advisory Board, announced AIL/NILICO CEO Roger Smith. "Rev. Melvin will bring a broad range of experience and an important regional perspective to the board," he said.

In December 1983, at age 21, Mr. Melvin became the youngest California School

Employees Association Local President when he was elected to the position of President of CSEA Local 427, a local union representing more than 2,000 members. In January 1996, Mr. Melvin was appointed Executive Assistant to CSEA Statewide President Danny Donohue. In this position, he oversaw and directed the day-to-day activities of the President's office and was responsible for overall coordination of the Senior Staff of the Union.

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# GIVING BACK TO THE COMMUNITY

N his book Being Rapoport: Capitalist with a Conscience, Bernard Rapoport wrote, "I just want to do whatever I can in the time left to me on this earth to help make a difference." He wove that belief into the fabric of the company he founded. We believe in giving back to the communities in which we live and work. Our activism at the local and national level is the investment of our time and our money in causes that are important to working families. This section shows a very small part of the giving that takes place every day at AIL/NILICO.







#### **WEST. TEXAS**

Donations for West, Texas from SGAs and the Home Office and the McKinney office totaled \$43,473 (including partial matching funds from Torchmark). The funds went to our employees and their families affected by the disaster. The Home Office observed a moment of silence in honor of the first responders who lost their lives in the explosion.

YTD TOTAL FOR **ALL CTH CAUSES:** (including partial match)

# **HELPING IN** THE COMMUNITY



#### **BASKET OF HOPE**

PR Manager Christa Davis presents a Basket of Hope to the League City, Texas Fire Department chief for the family of a firefighter who died in the line of duty during a training exercise. The deceased firefighter was a member of one of Christa's groups.



#### **CANCER BENEFIT**

Amanda MacDonald, AlL Public Relations, put her hair where her mouth is at a cancer benefit for the wife of one of her group members. When donations slowed, she announced that if they could raise an additional \$1,000 in an hour, she would shave her head. They did and she did. The family received more than \$8,600 in total donations and matching funds.



#### TOURNAMENT OF HOPE

PR Rep Steve Orcherton (right) organized the Annual Child Find BC Slo-Pitch "Tournament of Hope" in Victoria. The event raised more than \$14,000 for Child Find BC.



SHOOT FOR THE CURE PR Rep Mark Gagliardi, PR Manager Christa Davis and PR Marketing Specialist Lacy Martin setting up for the Austin "Shoot for the Cure." More than \$30,000 was raised for the Leukemia & Lymphoma Society.



#### **GUIDE DOGS**

PR VP Susan Fuldauer and PR Rep David Blaisdell, AIL Public Relations, (to Susan's right) presented a check for \$5,000 to Guide Dogs of America at an IAM banquet in Las Vegas.



#### **GOLF TOURNAMENT**

PR Reps Nicole Pate, Tim O'Connor, Jace Wainwright, Mary Kay Mcpherson, Shey Stout and PR Manager Jay Bentley at the Jim Wright Invitational Golf Tournament in Ft. Worth, Texas, AIL was a sponsor of the event.

# Agencies HELPING IN THE COMMUNITY



#### **SIMON ARIAS**

The Simon Arias Agency participated in "Stuff the Bus" by collecting toys for Toys for Tots. Future events the Agency has scheduled include a walk to benefit Cystic Fibrosis and volunteering at a Ronald McDonald House and "Zoo Brew" at the Baltimore Zoo.



#### **BOB WINGATE**

The Bob Wingate Agency adopted Arlington, Texas Webb Elementary, one of the poorest and lowest performing schools in the state. In addition to reading to and mentoring the children, they are undertaking many projects to improve the grounds, including an outdoor picnic area, a safe area for special needs children to play and remodeling the teacher's lounge. Pictured is the run-down lunchroom, also on their list of renovation projects.









#### **SURACE-SMITH**

The Bob Wingate Agency adopted The Surace-Smith Agency is involved in numerous long-term and ongoing Arlington, Texas Webb Elementary, one charitable activities. Here are just a few:

- They fund an ambitious project that seeks to provide more than 200 fresh water wells for schools in Africa. Shown here is a well at Keburui Primary School (top center photo).
- More than 100 inner city children received school clothes through a program the Agency sponsored through Lighthouse Inc (top right photo).
- Children from an orphanage in Kenya sent a grateful greeting to the
- Agency for their financial support (bottom center photo).
- The Dubling School in the Himalayas would have closed without financial support from the Agency (bottom right photo).



#### SABRINA LLOYD

Once a month, each Sabrina Lloyd Agency office identifies a family in need, collects food and delivers it to the home. In this case, they also discovered that the family had a baby, so they collected money and were able to provide a stroller, diapers and other supplies.







#### **ALEX ROLAND**

The Alex Roland Agency does community projects at least once a month. In their most recent effort, they collected more than \$300 in donations as well as water, clothing, formula, toys, bottles, diapers, food, and other items for victims of the explosion in West, Texas.

Their Agency also participated in the annual Food for Families program with the Home Office in Waco.





#### **BOB OLSON**

At the Bob Olson Agency, the Agent of the Month receives a \$500 check made out to the Agent's favorite charity. At quarterly meetings, the Agents have an opportunity to tell the group about their charity's work. From left are Agents Tracy Lepore (ASPCA), Sherie Duvall (National Transplant Assistance Fund), Sandra Underwood (Back 2 Basics Services).

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# ACTIVISM IN THE COMMUNITY



#### MEMPHIS RALLY

PR VPs Denise Bowyer and Susan Fuldauer, PR Director Beth Farm and Marketing Specialist David Blaisdell attended a rally in Memphis to honor the 1968 strike of 1,300 AFSCME sanitation workers. The event also commemorated the speech given by Dr. Martin Luther King on behalf of the workers the following day, on which he was assassinated.



#### ANTI-FURLOUGH

ioined NFFE-IAMAW #2109 machinists from the Watervliet (New York) Arsenal protesting federal furloughs.





#### **CANDLELIGHT VIGIL**

Tim O'Connor AIL Public Relations participated in a candlelight vigil outside Oklahoma Rep. James Lankford's office to protest cuts to Medicare, Medicaid and Social Security.



#### **TEAMSTERS LOCAL 117**

David Scalisi, NILICO Public Relations PR Manager Shannon Bennett (left) and PR Rep Fran Christie (right) presented a \$1,500 check to benefit striking members of Seattle area Teamsters Local 117.



#### **POSTAL RALLIES**

Postal Rallies in New Jersey, Oklahoma and Pennsylvania to maintain 6-day mail delivery service. In addition to participating in these rallies, our PR Team can always be counted on to show up with snacks, cases of water, etc.



#### WORKERS' MEMORIAL

PR Manager Susan Kelleher and PR Reps Robin Andrade and Marketing Specialist Deborah Brownlie attended a gathering in observance of Workers' Memorial Day (April 28), an international day of remembrance and action for workers killed, disabled. injured or made unwell by their work.



Nicole Pate, and Jason Beckman AlL Public Relations participated in a rally at the Dallas/Ft. Worth Airport to oppose job cuts at American Airlines and American Eagle.



# CONTRIBUTIONS

Each quarter, we publish this list of contributions made at the national level through our DC office and through our PR team at the local and regional level. This page is made possible partially as a result of the State General Agent body as their participation and these contributions strengthen our relationships in the marketplaces where we do business.

#### **AMERICAN INCOME & NATIONAL INCOME**

- \$40,000 EHDOC Contribution and Sponsorship of Board of Directors 2013 Meeting
- 30,000 James R. Hoffa Memorial Scholarship Fund Sponsoring "Drive for Education" Golf Tournament & the "All In For **Education**" Poker Tournament
- 25,000 Union Sportsmen's Alliance Made on recommentation of: Bruce Smith, Int'l President of GMPPAW, Cecil Roberts, Int'l President of United Mine Workers of America, Kinsey Robinson, Int'l President of United Union of Roofers, Waterproofers and Allied Workers, Newton Jones, Int'l President of Int'l Brotherhood of Boilermakers and Richard Trumka, President of AFL-CIO
- 13,500 Labor of Love Tee Sponsor
- 10,000 IUPA Second annual payment for marketing and development
- 6,250 Cincinnati FOP Lodge 69 61st Biennial National
- Conference & Expo August 2013 5,000 — American Sustainable Business Council - Membership dues
- 5,000 AVODAH Made on recommendation of Anthony Perrone, Int'l Secretary-Treasurer of UFCW
- 5,000 EHDOC In support of the EHDOC Board of Directors 2013 Meeting
- 5,000 ESC Foundation Bahr Scholarship Fund
- 5.000 Gala Hispanic Theatre Made on recommendation of James Boland, President of Int'l Union of Bricklayers & Allied Craftworkers
- 5,000 International Seamen's Center Made on recommendation of Michael Sacco, President of Seafarers Int'l Union
- 5,000 Jewish Labor Committee Made on recommendation of Stuart Appelbaum, President of Retail, Wholesale & Dept. Store Union

- \$5,000 Labor Project For Working Families Made on recommendation of Liz Shuler, Secretary-Treasurer of AFL-CIO
- 5,000 Midwest Academy Made on recommendation of Dr. Lorretta Johnson, Secretary-Treasurer of American Federation of Teachers
- **5,000** One World Education Made on recommendation of James Little, President of Transport Workers Union of America
- 5,000 OPCMIA Scholarship Foundation Made on recommendation of Patrick Finley, General President of OPCMIA
- 3,900 BCTD Partner Sponsor & Booth for April 2013 Conference 5,000 — The Patch Foundation - Made on recommendation of
- James Williams, General President of IUPAT 5.000 — United Labor Agency of Nevada - In support of the
- OPEIU/Taxi Worker strike 3,500 — D.C. Friends of Ireland Charitable Trust - 2013 Irish
- Festival table and a gold page ad 3,000 — BLET 150th Anniversary Celebration Fund -
- **Fundraising Golf Tournament**
- 3,000 Manitoba Federation of Labour Recommended by Leo Van Den Bussche, PR for AIL
- 2,500 Alberta Federation of Labor In support of "STRIKE The Musical" at the 2013 AFL Convention
- 2,500 Labor Project For Working Families For their 20th anniversary and the 10th anniversary of passing California's landmark Paid Family Leave law
- 2,000 CCPA-Manitoba for Errol Black Chair
- 1,300 Communications Workers of America Booth at the CWA 2013 Convention
- 1,250 IUEC Local 2 Full-page ad honoring Frank Christensen on his election as IUEC General President

#### TOP CONTRIBUTIONS OF CENTRALIZED PR

- \$5,000 Royal Canadian Legion Nova Scotia Command -**Donation of Bursaries**
- 5,000 Tarrant County Central Labor Council, AFL-CIO Jim Wright Golf Tournament
- 4,000 Instituto Laboral de la Raza VIP Reception Sponsor and Ad
- 3,500 Labor 411 Ad
- 3,000 The Assoc of WI Snowmobile Clubs Silver Sponsor for International Snowmobile Congress & Scholarship
- 3,000 New Brunswick Federation of Labour Sponsorship 2,500 — New York State Snowmobile Association - Conference
- 2,250 San Francisco Labor Council, AFL-CIO Dinner & Ad Sponsorship
- 2,140 Greater New England Credit Union Show Convention
- 2,000 Credit Union Association New York Key Sponsor for **CUA Tri-Chapter Workshop**
- 2,000 Illinois Credit Union League Convention
- 1,850 Idaho Credit Union League & Affiliates Convention
- 1,750 **CUPE 500** Scholarship

- \$1,500 Ohio State Firefighters Assoc Conference
- 1,500 Teamsters Joint Council 73 Breakfast Sponsor for **Golf Tournament**
- 1,450 Delaware Credit Union League Convention
- 1,250 Louisiana AFL-CIO Scholarship
- 1,060 Massachusettes Building Trades Convention
- 1,050 IUPAT DC 16 Dinner and Ad
- 1,000 AFSCME Council 40 Scholarship
- 1.000 AFSCME DC 37 2507 Donation for Firefighters Disaster Relief Fund
- 1,000 Citizen Action Illinois Sponsor for Senator Paul Simon/Senator Paul Wellstone Awards
- 1,000 DOCO Credit Union Silver Sponsor for Quail Hunt Event 1.000 — IBT 251 - Sponsor for Driving For A Cure
- 1,000 IBT 601 Donation for Scholarship Fund
- 1,000 UFCW 1473 Donation for The Leukemia and Lymphona Society
- 1,000 Winnipeg Labour Council Mayworks Picnic & Kids Kamp Sponsorships

## Individual Producers



1. Joshua Dishong



2. Ryan Kendl



3. Mark Lomonaco



4. Zachary Hart Columbus, OH Los Angeles, CA



6. Erez Shabtay Nashville, TN



7. Joey Kennedy

13. Michael

19. Liliana

Auckland, NZ

Avila

**Burningham** 



8. Katie Massart Calgary, AB



9. Roghie Hassan Loo



10. Tevita Maumau Auckland, NZ



5. Max

Quasem

11. Bernadette Casciato Pittsburgh, PA



Ramirez Auckland, NZ



14. Ruben **Soberanes** San Jose, CA



15. Bruce Tan Honolulu, HI



16. Hem **Pokhrel** Schaumburg, IL





Dunbar Sioux Falls, SD



17. Dustin



18. Rose-Elizabeth **Arbouet** 

**Danny** 

**Favreau** 

Rochester, NY

\$12.281 Net ALP

# **IceBreakers**





Griselda **Gonzalez-Gomez** Concord, CA \$15,075 Net ALP Matt Flores MGA Jatoft-Foti SGA



Rachel Zimmerman Raleigh, NC \$12.857 Net ALP Kelly Pilling MGA Nicholas Moore MGA Slav Bitman SGA





Υ	TD Production					
			SS			
		٥	Net to Gross	tion		
Rank	Name	Net ALP	ot to	Retention	MGA	SGA
	Ž	ž	ž	ä	Σ	SC
*1.	Tone Munro	\$214,756		73.1		Steve Friedlan
*2.	Mark Neilson	130,177		71.1	Nicholas Lorence	Altig-Orlovic
*3.	Joshua Dishong	92,036		69.3	Zachary Hart	Surace-Smith
*4.	Ryan Kendl	88,926		81.6	Nicholas Lorence	Altig-Orlovic
*5.	Max Quasem	80,311		88.0		Cohen-Cohen
*6.	Tevita Maumau	78,320	92		Ofa Tupouniua	Steve Friedlar
*7.	Maijargal Sukhbaatar	76,586		94.6		Christine Judg
*8.	Dustin Dunbar	75,916		79.6	Daharas Klahash	Altig-Orlovic
*9.	Lora Beronja	70,820		92.4	Rebecca Klebsch	Chris Hernand
*10.	Katie Massart	64,874		87.5	John McGrath	Altig-Orlovic
11.	Alex Gonzales	63,807		77.3	Doreen Ryan-Foti Cherri Xie	Jatoft-Foti
12. 13.	Erez Shabtay Ruben Soberanes	63,657		91.2		Altig-Orlovic
14.		63,539 60,430		80.1 75.2	Doreen Ryan-Foti	Jatoft-Foti
15.	Amy Shui Omar Hashimi	•		77.2		Giglione-Acker
16.	Lily Tchen	60,019 59,725		83.1	Lily Tchen	Cohen-Cohen
17.	Jeffrey Pearce	58,358		83.4	Sara Welch	Steve Friedland
18.	Bruce Tan	58,335		85.6	Christopher Clark	Altig-Orlovic
19.	Zachary Hart	56,397	100	05.0	Offisiopher Olark	Surace-Smith
20.	Brian Welsh	55,457	100	69.6	Brian Welsh	Simon Arias
21.	Jesusdieu Portilus	55,144		83.1	Jesusdieu Portilus	Williams-Zophi
22.	Sonia Ramirez	54,941		77.5	Sara Welch	Steve Friedland
23.	Liliana Avila	53,389		82.6	Sara Welch	Steve Friedland
24.	Richard Luzaich	53,295		93.9	Ryan Stenglein	Altig-Orlovic
25.	Mark Lomonaco	52,972		73.8	Tina Phongsavath	Altig-Orlovic
26.	Joey Kennedy	51,717		72.9	Ashlynn Orng	Altig-Orlovic
27.	Ronald Rivera	51,478		89.0	Admyrin Orng	Cohen-Cohen
28.	Roghie Hassan Loo	51,083		78.3	Byron Paz	Josh Chalom
29.	Robert Ulreich	50,745		82.7		Jatoft-Foti
30.	Kelly Roschbach	50,347		69.5	Marissa Willgruber	Fred Hadayia
31.	Roosevelt Jeanty	49,474		74.6	Henry Ingraham	Williams-Zophi
32.	Matt Flores	49,447		84.8	Matt Flores	Jatoft-Foti
33.	Jonni Ng	49,057		70.0	Hunter Houvener	Altig-Orlovic
34.	William Parmeter	48,504		69.8	Brett Gryska	Oldham-Bianch
35.	Samson Adelufosi	47,205		77.4		Giglione-Acker
36.	Eric Hidy	46,785		79.2	Raymond Risucci	Dorian Oldham
37.	Theresa Maasi	46,643	92		Ofa Tupouniua	Steve Friedland
38.	Kevin Ishikane	46,129		77.5	Robert Hamilton	Altig-Orlovic
39.	Timothy Cruise	46,102		74.1		Altig-Orlovic
40.	Miranda Mortensen	44,904		89.7	Nicholas Lorence	Altig-Orlovic
41.	Cynthia Sittig	44,581		75.8	Justin Adams	Simon Arias
42.	Curt Snow	44,563		78.9		Jatoft-Foti
43.	Violetta Goldman	44,099		76.7	Michael Romeo	Oldham-Bianch
44.	Nicholas Scordos	43,975	89		Matthew Parks	Surace-Smith
45.	Lafi Papalii	43,696		83.9		Steve Friedland
46.	Todd Homer	42,950		82.1	Michael Romeo	Oldham-Bianch
47.	Bernadette Casciato	42,483		77.5	Brian Welsh	Simon Arias
48.	Michael Burningham	42,314		78.3	Richard Mansfield	Altig-Orlovic
49.	Bert van der Werff	42,229	79		Kaitlyn Brandt	Oldham-Bianch
50.	Jun Ma	41,896		85.3	Bobby Gujral	Altig-Orlovic
AL	L TIME RECORD: AL	AN SEDAGE	IAT \$53	30,329	Net ALP	

# Supervising Agents



. Brandon
Hopf
Evansville, IN



2. Aaron Haynes Pittsburgh, PA



3. Mike
Bray
Halifax, NS



4. Vicki 5. Alta
Kingi Herpel
Auckland, NZ Menomonee Fls, W



ALL TIME RECORD: \$286,210 1st Six Mo Agt ALL TIME RECORD: \$286,210 Net ALP

#### **YTD Production** Vet ALP \*1. Moli Kaufusi \$183,717 \$207,547 93 Ofa Tupouniua Steve Friedlander 2. Brandon Hopf 83,300 90,497 91 Zach Otto Sabrina Lloyd 3. Tevita Maumau 83,256 157,606 93 Ofa Tupouniua Steve Friedlander 107,064 92 4. Milica Zivkovic 75,684 Marian Sertler Sabrina Lloyd 5. Stephen Giddens 74,338 90 68,068 Michael Laramie Steve Greer 6. Aaron Haynes 63,535 112,382 Aaron Parks Simon Arias 7. Robert Recker 62,913 78,204 90 Randy Teyssier Andrea Petti 62,047 79,532 80 John Nasti 61,022 89,327 87 Giglione-Ackerman Evan Holzhauer 10. James Gallo 59,258 82,189 88 Stephen Jubrey Oldham-Bianchi

ALL TIME RECORD: \$653,097 1st Six Mo Agt
ALL TIME RECORD: \$959,675 Net ALP

# **■** General Agents



1. Alex
Torruella
Schaumburg, IL



2. Charles Ferrari Pittsburgh, PA



3. Matthew Sturgeon Evansville, IN



4. Brodie Fischer Halifax, NS



5. Brian
Allt
Halifax, NS



6. Reynolds
Akuamoa



**7. Ronald Esmor**Baton Rouge, LA



8. Sione
Maumau



9. Faleuseni Maumau



10. Marc Salvaggi

	April Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Alex Torruella	\$66,394	\$74,025	91		Marian Sertler	Sabrina Lloyd
2.	Charles Ferrari	62,641	74,777		78.9	Randy Teyssier	Simon Arias
3.	Matthew Sturgeon	62,084	62,082	94		Zach Otto	Sabrina Lloyd
4.	Brodie Fischer	60,787	64,504	79		Robert Kanaan	Imran Satti
5.	Brian Allt	47,674	47,445		91.2	Xu Haoyu	Imran Satti
6.	Reynolds Akuamoa	43,654	62,075		72.9	Jason Bratin	Theodore Pappas
7.	Ronald Esmon	43,024	44,033	87		Brian Schreiter	Joe Diecedue
8.	Sione Maumau	40,899	60,164	94		Ofa Tupouniua	Steve Friedlander
9.	Faleuseni Maumau	40,047	46,668		72.2	Ofa Tupouniua	Steve Friedlander
10.	Marc Salvaggi	39,222	47,295		70.4	Matthew Parks	Surace-Smith
11.	Mir Khan	37,881	42,204		86.1	Nasr Quadri	Theodore Pappas
12.	Harrynarine Ramoutar	37,251	46,866		73.1	Syed Quadri	Theodore Pappas
13.	Brian Zuzick	36,869	45,818	98		Phillip Rigoli	Laura Fisher
14.	Britton Costa	36,647	41,750		70.6	Matthew Diulus	Simon Arias
15.	Shahab Mahdavinejad	36,116	46,917		74.2	Jason Bratin	Theodore Pappas
16.	Graham Carter	35,396	37,383	98		Tere Diamond	Steve Friedlander
17.	Albert Kauderer	35,188	39,588	86		Albert Surer	Simon Arias
18.	Michael Shaba	34,890	34,890		77.7	Ryan Bisanz	Brian Traboulay
19.	Carl Carlberg	34,313	38,590		72.1	Marko Jankovic	Cohen-Cohen
20.	Gian-Poalo Diberardo	34,103	41,138		70.2	Krista Thieme	Brandon Cooley

ALL TIME RECORD: \$441,104 1st Six Mo Agt ALL TIME RECORD: \$624,474 Net ALP

,	YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Tevita Tupouniua	\$272,373	\$336,851		75.5	Ofa Tupouniua	Steve Friedlande
*2.	Faleuseni Maumau	222,483	249,421		72.2	Ofa Tupouniua	Steve Friedlande
*3.	Charles Ferrari	212,665	248,075		78.9	Randy Teyssier	Simon Arias
*4.	Sione Maumau	201,588	263,356	94		Ofa Tupouniua	Steve Friedlande
*5.	David Guzman	178,483	333,797		70.6	Zachary Hart	Surace-Smith
6.	Alex Torruella	148,572	164,055	91		Marian Sertler	Sabrina Lloyd
7.	Marc Salvaggi	142,531	180,295		70.4	Matthew Parks	Surace-Smith
8.	Nicole Sanders	141,530	274,085		73.4	Matthew Parks	Surace-Smith
9.	Nicholas Triantafyllidis	138,784	174,987	86		Ryan Wilson	Philip Prata
10.	Ashley Wenning	138,149	196,058	90		Daniel Hartwig	Surace-Smith
11.	Daniel Walton	133,159	224,219		72.3	Zachary Hart	Surace-Smith
12.	Robert Richman	129,602	181,165		70.4	Matthew Parks	Surace-Smith
13.	Carl Carlberg	126,420	142,693		72.1	Marko Jankovic	Cohen-Cohen
14.	Tony Geer	125,169	195,660		72.5	Travis Picklesimer	Surace-Smith
15.	William Brookshire	122,666	160,959	84		Andrew McQuade	Richard Correa
16.	Raphael Musto	122,087	139,285		70.5	Michael Clemente	Simon Arias
17.	Albert Kauderer	111,290	134,889	86		Albert Serur	Simon Arias
18.	Michael Shaba	110,358	121,114		77.2	Ryan Bisanz	Brian Traboulay
19.	Michelle Crowe	109,909	164,661		79.8	Justin Adams	Simon Arias
20.	London Burnett	109,123	204,474		70.8	Mathew Hart	Surace-Smith
	LL TIME DECORD.						

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt
ALL TIME RECORD: \$2,262,883 Net ALP

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# ■ Master General Agents



Parks Cleveland, OH

6. Robert

Kanaan Halifax, NS



Sertler Schaumburg, IL



3. Ofa Tupouniua Auckland, NZ



Bisanz London, ON







8. Marko Jankovic Los Angeles, CA





Hart Columbus, OH

	April Production					
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Matthew Parks	\$129,723	\$218,369		73.7	Surace-Smith
2.	Marian Sertler	113,253	145,273		74.5	Sabrina Lloyd
3.	Ofa Tupouniua	110,802	144,921		74.3	Steve Friedlander
4.	Ryan Bisanz	95,116	119,129		77.1	Brian Traboulay
5.	Jason Bratin	91,731	142,920		73.3	Theodore Pappas
6.	Robert Kanaan	87,874	135,564		71.3	Imran Satti
7.	Zach Otto	83,167	83,166		74.5	Sabrina Lloyd
8.	Marko Jankovic	74,796	83,733		76.8	Cohen-Cohen
9.	Steven King	74,492	117,514		76.3	Paul Rumbuc
10.	Zachary Hart	71,531	212,918		74.3	Surace-Smith
11.	Stephen Jubrey	68,168	125,642		75.8	Oldham-Bianchi
12.	Ryan Wilson	66,448	107,001		71.6	Philip Prata
13.	Michael Laramie	63,764	96,246		70.9	Steve Greer
14.	Aaron Parks	63,718	114,385		69.5	Simon Arias
15.	Randy Teyssier	62,641	74,502		70.8	Simon Arias
16.	Brian Schreiter	55,070	64,541		70.9	Joseph Diecedue
17.	Doreen Ryan-Foti	53,558	322,811		72.9	Jatoft-Foti
18.	Daniel Hartwig	53,551	94,053		71.0	Surace-Smith
19.	Raymond Risucci	52,373	84,105		73.6	Dorian Oldham
20.	Haoyu Xu	51,114	57,217		81.6	Imran Satti
۸	LL TIME BECORD: \$438	077 1at Civ N	10 Act			

ALL TIME RECORD: \$723,872 Net ALP

,	YTD Production					
Rank	<b>Ла</b> те	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Ofa Tupouniua	\$739,884	\$902,123		74.3	Steve Friedlander
*2.	Matthew Parks	564,535	883,220		73.7	Surace-Smith
*3.	Zachary Hart	386,889	892,446		74.3	Surace-Smith
*4.	Stephen Jubrey	363,173	669,417		75.8	Oldham-Bianchi
*5.	Marian Sertler	315,563	395,515		74.5	Sabrina Lloyd
6.	Ryan Bisanz	291,810	397,577		77.1	Brian Traboulay
7.	Robert Kanaan	273,691	466,637		71.3	Imran Satti
8.	Ryan Wilson	273,052	449,041		71.6	Philip Prata
9.	Brett Gryska	267,517	470,392		76.0	Oldham-Bianchi
10.	Michael Laramie	252,328	408,866		70.9	Steve Greer
11.	Jason Bratin	249,209	453,547		73.3	Theodore Pappas
12.	Mavrick Fredericks	245,049	340,556		72.1	Giglione-Ackerman
13.	Marko Jankovic	232,575	279,840		76.8	Cohen-Cohen
14.	Zach Otto	228,672	237,770		74.5	Sabrina Lloyd
15.	Matthew Conrad	223,392	319,826		73.7	Surace-Smith
16.	Raymond Risucci	222,390	336,928		73.6	Dorian Oldham
17.	Steven King	220,050	359,973		76.3	Paul Rumbuc
18.	Randy Teyssier	214,864	253,942		70.8	Simon Arias
19.	Travis Picklesimer	210,765	284,453		70.6	Surace-Smith
20.	Kenneth Greer	207,467	276,268		74.6	Steve Greer

ALL TIME RECORD: \$4,468,285 Net ALP

# Regional General Agents



**Vena** Pittsburgh, PA



Janev Schaumberg, IL



**Gryska** Rochester, NY



Bendure Columbus, OH



Vasu Cleveland, OH

	April Production					
Rank	Лате	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Thomas Vena	\$362,790	\$554,544		70.9	Simon Arias
2.	Robert Janev	275,810	318,881		71.5	Sabrina Lloyd
3.	Brett Gryska	233,566	462,737		76.0	Oldham-Bianchi
4.	Patrick Bendure	210,966	415,131		72.9	Surace-Smith
5.	Michael Vasu	202,327	382,735		69.0	Surace-Smith
6.	Paul Kelly	151,631	222,239		73.2	Steve Friedlander
7.	Jason Bratin	139,091	203,918		73.5	Theodore Pappas
8.	Matthew Parks	136,505	230,807		73.6	Surace-Smith
9.	Brian Schreiter	136,084	171,793		71.6	Joseph Diecedue
10.	Robert Kanaan	133,486	190,446		69.8	Imran Satti

ALL TIME RECORD: \$980,159 1st Six Mo Agt ALL TIME RECORD: \$1,435,508 Net ALP

	YTD Production					
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Thomas Vena	\$1,305,016	\$1,910,792		70.9	Simon Arias
*2.	Patrick Bendure	1,088,186	1,954,273		72.9	Surace-Smith
3.	Michael Vasu	1,011,361	1,683,180		69.0	Surace-Smith
4.	Brett Gryska	913,536	1,732,137		76.0	Oldham-Bianchi
5.	Paul Kelly	888,934	1,129,726		73.2	Steve Friedlander
6.	Robert Janev	776,357	983,342		71.5	Sabrina Lloyd
7.	Michael Laramie	577,149	826,299		70.6	Steven Greer
8.	Matthew Parks	571,316	895,656		73.6	Surace-Smith
9.	Robert Kanaan	457,973	666,709		69.8	Imran Satti
10.	Ryan Wilson	417,468	648,970		70.9	Philip Prata

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt ALL TIME RECORD: \$8,242,209 Net ALP

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# ■ State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Simon Arias CATEGORY I



Theodore
Pappas
CATEGORY II



Chris Hernandez CATEGORY III



Sabrina Lloyd CATEGORY IV



Philip Prata CATEGORY V



Traboulay CATEGORY VI



Tiffany Roland CATEGORY VII



Jason Adamo
Net ALP \$75,674



Nigel Crowe
Net ALP \$73,685

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

	Category	<b>N</b> ате	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
	I	Simon Arias		70.2	\$561,309	\$537,500	104		90
	II	Theodore Pappas		71.4	\$336,204	\$266,600	126	51.3	177
April	III	Chris Hernandez Imran Satti		<b>77.2</b> 74.6	<b>\$180,998</b> 182,885	<b>\$163,400</b> 163,400	<b>111</b> 112	<b>34.4</b> 24.7	<b>145</b> 137
	IV	Sabrina Lloyd Joseph Diecedue		<b>72.0</b> 70.6	<b>\$275,810</b> 138,342	<b>\$129,000</b> 129,000	<b>214</b> 107	<b>112.5</b> 14.8	<b>326</b> 122
	V	Philip Prata		73.0	\$105,838	\$98,900	107	58.5	166
	VI	Brian Traboulay Desi Dimitrova	84	70.5	<b>\$95,116</b> 82,655	<b>\$86,000</b> 86,000	<b>111</b> 96	<b>39.5</b> 39.2	<b>150</b> 135
	VII	<b>Tiffany Roland</b> Eric Neal		<b>75.9</b> 72.8	<b>\$118,339</b> 59,767	<b>\$68,800</b> 68,800	<b>172</b> 87	<b>51.6</b> 58.8	<b>224</b> 146

	· Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obl)
		Simon Arias		70.2	\$2,016,954	\$2,150,000	94		83
6	III	Imran Satti		74.6	\$598,060	\$653,600	92	20.3	112
7		Chris Hernandez		77.2	551,302	653,600	84	20.0	104
	IV	Sabrina Lloyd		72.0	\$776,360	\$516,000	150	76.0	227
	V	Philip Prata		73.0	\$405,878	\$395,600	103	39.3	142
	VII	Tiffany Roland		75.9	\$342,557	\$275,200	124	37.6	162
		Eric Neal		72.8	222,396	275,200	81	28.1	109

	Category	Name	Net to Gross	Retention	Net ALP
	Rookie	Jason Adamo		70.3	\$75,674
		Christine Judge	90		72,139
April		Javier Sandoval		70.5	50,115
⋖		Gevorg Yanukyan		84.5	38,614
		Mack Doby	96		31,472
	Start-Up	Nigel Crowe	83		\$73,685
		Scott Davis		77.3	29,997
		Chris Lussier	88		28,112
		Chad Panzer	92		21,472

	Category	Name	Net to Gross	Retention	Net ALP
	Rookie	Jason Adamo		70.3	\$279,990
		Christine Judge	90		240,972
YTD		Javier Sandoval		70.5	182,978
<b>\</b>		Gevorg Yanukyan		84.5	105,984
		Mack Doby	96		31,472
	Start-Up	Nigel Crowe	83		\$248,470
		Scott Davis		77.3	160,319
		Chris Lussier	88		110,931
		Chad Panzer	92		71,354

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## Public Relations



Pileggi Spano



Arony CATEGORY I Phoenix, AZ



1. Bernard



2. Mary Kay McPherson CATEGORY II



1. Julia DiBartolomeo CATEGORY III Phoenix, AZ



**Daniels** 



Orcherton





2. Ken **Altizer** CATEGORY IV Nebo, WV





1. Travis **Daniels** 



1. Louie Sanchez Pasadena, CA



1. Katherine Kidder

Public Relations categories are as follows Category

over 8,500,000

- 6,500,000 to 8,499,999
- 4,000,000 to 6,499,999 Under 4,000,000

**ROOKIE:** Reps with 2012 Hire Date

ICEBREAKER: Reps with 2013 Hire Date

PR MANAGER: Overall card growth at the end of the current month over previous year same month.

#### **PR Managers**

April Results		
Rank Name	Card Growth	Director
1. Katherine Kidder	3,904	Denise Gilbert
2. Judy Spade	3,446	Michelle Baxter
3. Laurie Onasch	2,491	Billy Sauers
4. Jay Bentley	2,487	Patti Morgan
5. Jason Beckman	2,474	Larry Strong

YTD Results		
Rank Name	Card Growth	Director
*1. Chuck Hill	12,967	Larry Strong
*2. Jay Bentley	10,435	Patti Morgan
*3. Judy Spade	10,071	Michelle Baxter
4. Katherine Kidder	7,277	Denise Gilbert
5. Erica Dalager	7,007	Patti Morgan

#### YTD Production \*1 Chuck Hill 17,155 N CA & Reno/Larry Strong \*2 Malka Arony 13,816 AZ/Beth Farm 3 Larry Lozano 7,517 N CA & Reno/Chuck Hill 5,469 IL/Dawn Trudden 4 Rona Pileggi Spano 5 Donald Spohn 4,850 OH/Judy Spade E MA & RI/Susan Kelleher \*1 Robin Andrade 7,039 \*2 Lacy Martin 4,519 Houston/Christa Davis PA/Katherine Kidder 3 Bernard Weaver 4,229 4,000 MN/Patti Morgan 4 Erica Dalager 5 Jenny Williams 3,888 WA/Shannon Bennett TN & SW NC/Beth Farm \*1 David Blaisdell 8,379 4,271 AZ/Malka Arony \*2 Julia DiBartolomeo 3 Cheryl Cook 4,204 PA/Katherine Kidder 4 Robin Denham 4,082 KS & NW MO/Cindy Cleary 3,976 NZ/Steve Friedlander 5 Mario Soljan 7,026 \*1 Sue Akers **NE/Cindy Cleary** \*2 Amanda Mlinaz 5.859 WI/Laurie Onasch 3 Diane Caballero 5,169 OK/Jay Bentley 4,952 WV/Tamara Williams 4 Ken Altizer 4.745 Maritimes/Debbie Enstedt 5 Darrell Dorey ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

#### **Congratulations to our April Bonus Earners!**

**Hether Adams** Sue Akers Marlene Alen Ken Altizer **Robin Andrade** Rog Beaudro Polyna Berlin Gabriela Berloni David Blaisdell Lou Nell Busby Diane Caballero Richard Case Fran Christie Cheryl Cook **Travis Daniels** Robin Denham Brenda Di Somma Julia DiBartolomeo **Darrell Dorey** Vivian Dwyer George Farenthold Mark Flemm

Mark Gagliardi Rosanna Gill Laurie Gruber Lisa Guay Anna Guido-Rohrer Jerry Hartnett Jenny Hearns Krissa Hensley Dee Hettinger Chuck Hill Tyler Hoffman **Brett Hulme** Jason Ihle Sandra Knapp **Shane Knowles** Marilyn Kohlhase Donna LaMontagna **Timothy Leary** Jacqueline Lowe Larry Lozano Amanda MacDonald **Lacy Martin** 

**Carol Matthai** Lisa McGee Erin McKee Mary Kay McPherson Thomas Meadows Amanda Mlinaz Robert Moran Pater Nielsen **Steve Orcherton** Kathleen Pappas **Nicole Pate** Rona Pileggi Spano **Janis Pitts** Cas Robinson **Chas Robinson Gary Rothman** Irene Rurvcz **David Scalisi** Nicole Schneider **Crystal Senour Anthony Simkovich** Patrena Smith

John Smyth Mario Soljan **Donald Spohn** Jenny Sprout **Christina Stableford** Jaime Starcheski Randy Stockley Sarah Thomson-Dufrechou Jessica Treybick Leo VanDenBussche Lori Vaughn William Verbeten John Wagner Jace Wainwright Al Wall **Bernard Weaver** Jenny Williams Laura Wilson **Paul Winslow** Yvonne Zarathustra

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# WORLD'S GREATEST BONUS



RYAN KANDI \$6,265 Altig-Orlovic



PROHZIA RIIHZAI \$5.352 Surace-Smith



\$4,656 Altiq-Orlovic



MAZRIIN XRM \$4.315 Cohen-Cohen



MARK LOMODACO \$4,092 Altiq-Orlovic

\$1,436 Anita Ferris

1,413 Ricardo Garavito

1,413 Josiah Rendon

1,411 Danny Favreau

1,406 Elizabeth Baxter 1.404 Barbara Drummond

1,402 Travis Petroff

1.395 Paul LeBlanc

1,392 Kevin Schuler

1,386 Jason Theriot

1,371 Ryan Vopat

1,379 Jeremy Lawrence 1,371 Marcus Howard

1,370 Thomas McCormick

\$2,225 Miranda Mortensen

2,214 Raymond Angeles

2,211 Kelly McDonald 2,210 James Allen

2.187 Herivelto Pereira

2,184 Melinda Jacobs

2,179 Michelle Crowe

2.178 Richard Luzaich

2,153 Sandra Torres

1.765 Jason Lee

1,762 Mynor Lemus

2.163 Bert van der Werff

2,206 Cynthia Sittig

2,219 Robert Ulreich

April Bonus Payout: \$1,165,645

April Bonus Oualifiers: 2,872

\$6,265 Ryan Kendl 5.352 Joshua Dishona 4,656 Katie Massart 4,315 Max Quasem 4,092 Mark Lomonaco 4,076 Erez Shabtay 3,884 Zachary Hart 3,807 Roghie Hassan Loo 3,622 Ruben Soberanes 3,546 Jeffrey Kosek 3,315 Lily Tchen 3,303 Joey Kennedy 3,204 Mark Neilson 3,164 Kevin Thurber 3,145 Dustin Dunbar 3,062 Hem Pokhrel 3,043 Alex Gonzales

2.259 Dominic Park

2,229 Scott Florin

**april Bonus Leaders** 

2,136 Richard Gendron 2,133 Bradley Weigand 2,125 Brian Gilmore 2,123 Michael Burningham 3,000 Lafi Papalii 2,118 Amr Shater 2.975 Jesusdieu Portilus 2,060 Timothy Cruise 2,937 Jeffrey Pearce 2,050 Yihao Chen 2,036 Maijargal Sukhbaatar 2,017 Michael Sobel 2,824 Liliana Avila 2.818 Ronald Rivera 1.988 Duni Olusegun 2,792 Matt Flores 2,729 David Ramirez 1,959 Shannon Neville 2,722 Chad Vrenjak 1,914 Roosevelt Jeanty 2,693 Yadollah Pourjalali 1,914 Vakhtang Nazaryan 1,912 James Aalders 2,683 Sherry Schick 1,897 Denis Snyder 2,622 Tevita Maumau 2,570 Helen Taylor 1,894 Ryan Boomer 2,525 Bilal Farsakh 1,890 Eugene Kashkin 2,494 Amy Shui 1,869 James Keefer 1,867 Andrew Haskins 2,479 Curt Snow 2,465 Edwin Rodriguez 1,863 Kasali Kotun 1,831 Richard Carter 2,453 Andrew Bishop 1,825 Kristopher Tindle 1,788 Alta Adrien 2,434 Melissa Losk 2.418 Omar Hashimi 1,780 Denville Loney 2,359 Sonia Ramirez 2,344 Michael Trinh 1,772 James Doucett 2,334 Samson Adelufosi 1,768 Justin Germany 2,319 Lora Beronja 1,768 Richard Brock

\$1,751 Steven Bosworth 2.225 Griselda Gonzalez-Gomez 1,749 Joaquin Santos 1,732 Raquel Hall 1,718 Tracy Lepore 1,709 Al-Karim Walji 1,704 Angie Dugas 1,684 Devon Miller 1.671 Daniel Burbridge 1,671 Jeremy Engrav 1,668 Meakie Grice 1,663 Jamar Sheffey 1,658 Niurka de Armas-Duran 1,641 Brian Hutchings 1,639 Corey Hallam 1,624 Ishrana Ali 1,611 Beth Snow 1,608 Bernadette Casciato 1,608 Todd Homer 1,592 Jennifer Holliday 1,586 Soonalote Taogaga 1,582 Bruce Tan 1,577 Peter Hornbeck

1,576 Michael Coulthard 1.575 Robert Simmen 1,558 Bradley Kampmeier 1,540 Randolph Souliers 1,513 John Lee 1.502 Carlos Arballo 1,501 Larry Finch 1,499 Raimonda Simkoniene 1.496 Jamie Faulkner 1,495 Cindy Ligsay 1,492 Bernardo Lopez 1,487 Aaron Haynes 1,485 Robert Snively 1,469 Akbar Hosseini

1,462 Kevin Haines

1,446 Jun Ma

1,442 Sally Wilson

1,459 Michael Schmidt

1,458 Larry Daniels 1,455 Randy Markland

1,369 Aleesha Myshrall 1,365 Shayne Guinn 1,362 Gregory Reinbold 1,360 Scott Remmey 1,353 Daniel Armstrong 1,349 Ifeanyi Ufondu 1,341 Tuirina Wehi 1,339 Ratu Kani 1,338 Samuel Vasquez 1.338 Julie Aprahamian 1,338 Abigail Jacobsen 1,334 Corey Helly 1,327 David Chen 1,324 Mark Bleier 1,322 Christopher Hanson 1,319 Tina Phongsavath 1,319 Gary Gooden 1,316 Peter Kaplanis 1,316 Kenneth Ford 1,314 Victor Rodos 1,311 Mario Andres Chavez 1.307 Dienabou Diallo 1,307 Madai Price 1,302 John Cochrane 1,302 Khou Yang 1,302 Christopher Lopez 1,289 Stacie Rheingans 1,288 Benjamin Ainscough

\$1,280 Cameron Bain 1,277 Alex Rozotto 1.276 Violetta Goldman 1.275 Peter Hudousek 1,268 Julia Loboda 1,251 Carmela Pellen 1,248 Cody Toth 1,244 Daniel Dotson 1,243 Samneang Prom 1,242 Douglas Green 1,240 Vatapuia Vavau 1,240 Robert Slater 1,239 Scott Smith 1,239 Lisa Groom 1,237 Nichole Day 1,237 Lana Johnson 1,234 Mark Caraway 1,234 Chad Davis 1,233 Willie Hayden 1.219 Debbie Moke 1,217 Aaron Gentes 1,214 Douglas Zigby 1,211 Jinzhou Zhao 1,208 Rose-Elizabeth Arbouet 1,207 Holly Lacey 1,204 Heather Miller 1,204 Kevin Grenoble 1,203 Christopher Straccialini 1,202 Jessica Seroogy 1,199 Ellen Schultz 1.197 Komo Davis 1,189 Lisa Martin 1,183 Bobbi Wiatr 1,180 Terrell Mitchell 1,176 Arleen Okemura 1,173 Kyle Butler 1,171 Edith Hymes 1,169 Stacie Powell 1,168 Vishwanath Sankaran 1,167 Brandon Ragland 1,165 Jason Hellige 1,164 Liliya Hrabar 1,159 Carolyn Havens 1,153 Molly Petrone 1,152 Rheba Willis-Crooms 1,152 Esmeralda Garcia 1.149 Cleopatra Sola 1,145 Elaine Kulawiak 1,145 Darrell Ballard 1,143 Thomas Oldfield 1,140 Corey LaVigne 1,139 Sofia Cabral 1,136 Steven Wills 1,136 Douglas Bowling 1,130 Charisse Coronel 1,126 Stephanie Novel 1,125 Sean Hansen 1,111 Michael van Delft 1.110 Abubacarr Kanvi 1,106 Christine Weatherspoon 1,105 Michael Musso 1,105 Brock Lampee 1,102 Michael Rodriguez 1,101 Timothy Frederick 1,099 Maydelin Gonzalez-Pereda

1,090 Twalya Alexander 1,089 Esther Pedroza 1,082 David Wise 1,070 Vaine Rere 1,069 Janice Koch 1,069 Thomas Konkel 1,065 Lauren Coyne 1,063 Bradley Hookfin 1,062 Robert Recker 1,062 Lawrence Hauck 1.061 Sarah Vacheresse 1,060 Jeffrey B Miller 1,059 Roger Weisman 1,059 Victoria Lowe 1,055 Jason Engelman 1,050 Marc Henderson 1,044 Bernard Oliphant 1,043 Annemarie Diola 1,039 Roger Lessa 1,036 Katie Cetina 1,035 Kristen Porter 1,032 Theresa Maasi 1.030 Daniel Toshner 1,029 Ryan Leong 1,029 Yvette Nelson 1,027 Christine DiSanto 1,025 Atatui Tavake 1,025 Katelynn Rukamp 1,022 Chase Huston 1,013 Chikako Kress 1.013 Garrett lida 1.010 Alan Sedaahat 1,008 Ricardo Retamoso 1,006 Gregory McDuffie 1,005 Tamra Bloom 1,005 Paul Smoley 1,000 Richard Long 998 Jeanette Luthi 998 Wilbur Jung 996 Rosario DeLaTorre 996 Riley Peters 996 Travis Nakama 996 Keith Sands 993 Jonathan Ng 993 Glaister Parke 993 Kelly Roschbach 993 Raechel Kaminskas 992 Godfrey Goodrich 989 Steven Stensrud 987 Robbie Little 985 Corinne Bradley 985 Michael Schumacher 985 Raymon Reynolds 982 William Aden 982 Troy DeSander 979 Juan Cardona 979 Colin Wicks 978 Bryan Hurley 973 Ryan Studer 972 Muhammad Khokhar 969 Jason Levasseur 967 William Parmeter

\$964 Ross Ewen \$1,096 Filifilioteine Fakapelea 1,094 Rob Speers 960 Katherine Lorenz 1,091 Zheng Liang Liu 959 Maureen Everick 957 Douglas Wagner 956 Mero Amo 955 Kyle Thompson954 Robert Bolin 954 Christina Pallante 953 Keegan Borer 952 Lisa Gomez 943 Justin Demartinis 943 Theodore Manigault 941 Lorena Barriere 941 Nicholas Moore 939 Maria Ramirez 939 Ashley Dupree 935 Kelly Hassert 932 Antonia Bonilla 931 Theodore Barnes 930 Michael Bolser 929 Steven Bensinger 929 Jonathan Kitzmiller 927 Rachel Zimmerman 925 Kevin Ishikane 923 Touraan Smith 923 Jesse Schneider 922 Troy Plummer 919 Joyce Gay 919 Ruben Recinos 919 Steven Hoffman 918 Rosita Tumpap 916 Elizabeth Huston 910 Danielle Barker 908 Ronald Friedlander 907 Donald Martin 905 Sandra Underwood 904 Muhammed Ashraf 903 Ashley Weddle 900 Samuel A Garcia 898 Daniel Hanson 896 Taralynn Gallant 895 Louis Bloss 894 Milton Stewart 894 Jacqueline Lablanc 890 Ryan Burden 890 David Leitch 889 Enrique Mancilla 889 Benjamin Van Fossen 887 Monet McCoy 883 Tina Knutson 882 Katrina Campbell 882 Timothy Nolan 882 Susan daCruz 881 Joshua Burda 881 Fritznel Octave 881 Victoria Wippich 880 Bridgette Scrivani 878 Andrew Evangelista 878 Jude Nkanau 876 Meaghan Kehl 875 Crystal Ridgway 875 Eloina Moreno 875 Kyle Ayer 874 Nicole Wells 872 Keith Lashbrook

\$870 Christopher Earle 868 Rory Larkin

866 Shorne Brown 865 Andera Long 864 Robert Conway 864 Jared McCool 862 Jillian Libenson 860 Michael Nowak 860 Susan Bedrossian 860 Crystal Montoya 859 David Norman 858 Ivy Heke857 Alfred Anderson 853 Fariba Darvishzadeh 853 Grant Myers 850 Christina Nunez 849 Chauncey Colvin 848 Ezinne Ogbonnaya 842 Stephen Temple 841 Kitt Hunter 836 James Quinlan 836 Andrew Bayang 835 Jenna Barge 831 Kristen Lawrence 830 Elyse Bryan 828 Timothy Cooper 825 Gloria Mendez 825 Anthony Gerbino 822 Tracy Haden 821 Paul White 821 Kevin McLaughlin 820 Eduardo Ramirez 814 Victor Schwenoha 809 Samantha Sevchek 807 Fadi Farha 807 Niraj Patel 805 Craig Alster 804 Latonya Stephens 804 Eva Belle 802 Alberto Alcala 802 Ansumana Dualu 800 Vaimalaala Taufa 800 Eric Hidy 800 Enrico Paredes 799 Aaron Pohl 798 Christian Ortiz 797 Melanie Smith 797 Kenneth Richardson 797 Gregory Grady 796 Chuan Lin 795 Jason Crawford 788 Catherine Pragosa 788 Tammy Griswold 787 David Rockway 786 Krin Hall 786 Epenesa Frost 786 Sosefina Fatai 785 Jessica Prazeres 784 Ashlev Matte 784 Edward Defurio 783 Jeanine Coxe781 Patrick Guthrie 780 Austin Soboleski 778 Anthony Rodriguez 778 Randy Langtimm

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### WORLD'S GREATEST BONUS - CONTINUED

- \$776 Natalie Soboleva
- 775 Jamey Haugen 773 Michael Stone
- 773 Gregory Hammond773 Jeffrey Halter773 Peer Shmelzer

- 772 Tracy Armstead771 Monica Holden
- 770 Marti Long
- 770 Regina Duval 770 Christian Laboy
- 767 Gary Richard
- 767 Patrick Cremeans
- 767 Armani Reyes
- 766 Donna Hines
- 764 Cherri Xie
- 764 Michael Dalton
- 762 Cameron Cimino
- 761 Patrick Mueller
- 761 Lakiya Ivery 758 Jennifer Agent
- 757 Ashley Walker
- 756 Thomas Reddoch
- 754 Ewa Marinaccio
- 754 Quentin Smith
- 753 Liliana Passara
- 753 Jason Carbajal
- 752 Stevan Savic
- 751 Stephen Suntala
- 750 William Gannon
- 749 Cynthia Springer748 Herbert Stell
- 747 Daniel Rydzewski
- 745 Andrew Hamilton
- 740 Daniel Spears
- 739 Marla Rodrigues-Malcolm
- 739 Arthur Sigler 737 Desean Oku
- 736 Edward Neidig 735 Joshua Cosentino
- 735 Richard Kresge
- 733 Misti Gailey733 Angelo Marsico733 David Watkins
- 731 Gina Sharon
- 731 Leanne Clark
- 729 Michael Harnanan 729 Lleison Martinez
- 729 Jessica Burrows
- 728 Vilimani Ngahe
- 727 Ting Miller
- 726 Andrew Brown
- 724 Todd Engelson
- 722 Sean Traylen
- 721 Carlo Buhay
- 721 Mark Knochel

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717 Samantha Zimmer

- \$714 Jennifer Young

- 710 Robert Ford
- 708 Dustin Edgell
- 708 Benita Jackson

- 696 Andrew Agron
- 691 Matthew Logan

- 688 Ed Olfert

- 681 Robert Hartcorn

- 672 Jacqueline Jaraba-Sanchez

- 668 Leah Porter
- 666 Jeffery Stevens
- 664 Natasha Waltenbaugh
- 661 Stephen Hinojosa
- 660 Ho Tran

- 713 Grace McQueen
- 712 Harvey Ridley
- 711 Ryan Phelps

- 705 Sara Alghani
- 704 Jeffrey Fisher
- 704 Jorge Alvarez
- 698 Dean Jensen
- 697 Sean Punska

- 676 Sonia Tyner
- 672 Tenisha Seay
- 671 Robert Park
- 670 Christopher Snow

- 659 Jemima Mozard

- 714 Deborah Walker
- 713 Brian Welsh
- 712 Nickoy Hylton
- 711 Oscar Ortiz

- 707 Jahara Lewis

- 683 Brian Hall
- 681 Lisa Ediger 680 Elizabeth Wineera 678 Fred Austin
- 675 Brittney Rimmer
- 672 Jerome Citrowski

- 668 Kristyana Garba
- 665 Arie Davis

- \$659 Luidgy Chery 656 Dale Meyer

- 703 Kimberly Riley703 Sean Feizkhah

- 689 Aaron Miller

- 684 Christine Fargo683 Jeremiah Wiskeman

- 670 Leighanne Tompko
- 669 Craig Lawson 669 Daniel Bean 668 Odilia Goulart

- 710 Nina Dolman
- 708 Candace Thomas
- 706 Christopher Akins705 Brandon Edens

- 691 Justin Crawford
- 689 Robert Drake 689 Jeffrey Branham
- 687 Jennifer Hobin
  - - 629 Jonathan Leitzel
    - 626 James DePetro

    - 614 Angela Young
    - 613 Linda Byas

    - 607 Jaclyn Mister 607 Maria Soliz

607 Alejandro Basulto

- 653 James Brock
- 652 Nolan Reid
- 651 Benito Menchaca
- 649 Musedig Abdul

- 643 James Gallo
- 640 Shiwa Hollingsworth
- 634 David Melville
- 632 Dane Johansen
- 630 Justin Bedard
- 621 Jordan Dyer 621 Douglas Chessum
- 620 Norman Stratz
- 611 Atreju Hood
- 608 Amanda Polk

- 655 Allison Durden 654 Seselo Asitomani
- 653 Mackenzie Ball
- 652 Maximiliano Luna
- 649 Yuridia Stoffa
- 647 Alva Watkins
- 646 David McCusker
- 643 Alex Merveus 642 Victoria Perea
- 633 Sonja Mammen
- 632 Matthew Lukesh
- 621 Debbie Hardy
- 615 Gary Mader
- 612 Douglas Simpson
- 609 Thomas Clark

- 606 Roy Williams 606 Ashley Kirkwood

- 650 Doc Williams
- 649 Sharon Ireland 648 Thomas Yarbrough
- 646 Adam Wilson
- 635 Antonio Coleman
- 630 Tatjana Tikhonov
- 622 Marcia Jobe
- 620 Beverly Sibert 616 Cindy Rodriguez

- 653 Wayne Kocher

- 647 Eric LaBossiere 647 Lamine Diakhate
- 645 Margaret Beals
- 640 Amandeep Gill 636 Alycia Sychak
- 634 Nathan Seratt

- 613 Tristan McAlister
- 610 Michael O'Hagan 609 Victoria Bolognese
  - 569 Jiwanpersaud Boodwa 569 Janice Moseychuck 569 Les Swain 569 Tim Langlois

- \$607 Lauren Landgraf
- 605 Paul Stensland 605 Shayne Williams 604 Gretchen Spain
- 603 Janet Pulido 603 Dacorris Ford 603 Khurram Qidwai
- 603 Thomas King 602 Nathaniel Santana 602 Alexander Spooner 601 Joseph Tomanovich
- 601 Freddie Benson 600 Alleyson Murray 600 Ernestine Rush

600 Stuart Jennens

597 Patrick Fowler

594 John Regala

593 Steve Marker

- 600 Nathyely Garcia 599 Zachary Huth 598 Melody Short
- 596 Harvey Quinn 595 Oscar Flores-Najarro 594 Taylor Licht
- 592 Nicholas Barton 591 Kent Wormley 590 Benjamin Ahmu 589 Patricia Nurse
- 588 Hugo Rios 587 Ramonia Lay 587 Nicole Jacintho 586 Roberto Navarro

586 Vonda Loi

584 John Melendez 584 Serena Wheeler 584 Fernando Perez

584 Nicole Rhoads

583 Joseph Lillo 581 Thomas McNulty 580 Shala McLean

579 Daniela Carcamo-Mendez

577 Deborah Lenzen 577 Lisa Erickson 576 Joel Louis 576 Mitchell Vacheresse

575 Nestor Cuellas

573 Angel Simmons

572 Stuart McKenzie

572 Kenneth D Johnson 571 Christopher Hammond571 William Thode

- \$568 Doris Williams
  - 568 Donald Wold 568 Matthew Rosene
  - 566 Jensen Millar 565 Kelvin Edwards 565 April Lacey 562 Eva Wilson-Baez
  - 560 Chadrick Rudiger 559 Henry Jensen 559 Jamie Hachey
  - 557 Frank Jendusa 557 Douglas Andrews 555 Kendruea Ruffin
  - 555 Peter Segedin554 Mark Joseph553 Jonathan Lopez 553 Tek Poudyel

553 Calvert Clinkscales

553 Whitney Williams 553 Austin Lee 552 Jamahl Wallace

552 Troy Nesmith

553 Megan Rice

- 550 Gerald Hawkins 549 Nicole Sanders 549 Dawn Reuter 549 Maria Diringer
- 545 Guitri Obamendong 544 Laura Thornton 543 Jacob Kieffer 543 Matthew Swenk

546 Jerrina Battle

546 Anna Barker

542 Erika Spiak 541 Andrew Wagner 540 Ashley Wenning 540 Curtis Smith

540 Scott Butler

538 Sean Grant

537 Kelly Ward

535 Danielle Louis

532 Joshua Baker

531 Lynrod Douglas

529 Jacqueline Kosalek 529 Justin Sanchez

534 Lee Jeffers

543 Rory Olson

- 537 James Smith 536 Stanley Kepley 536 Terry Whittington 535 Oscar Portillo
- 534 Diane Peters 532 Barbara Harden 532 Nicholas Scordos
- 528 Christian Lee 528 Tersee Nande 528 Benjamin Gennis

- \$527 Daren Baker
- 527 Michael Russo 526 Tyrone Toler
- 526 Tevita Lemani 526 Dawn Selden 525 Karri Mendoza
- 525 Janel Wilder 524 John Nguyen 523 Daron Stiles
- 523 Lawrence Broussard 523 Bruce Mainprice 522 John Catalano
- 521 Jesse Atatai 520 Christopher Botelho520 Kevin Rigney

518 Brianna DiPietro

518 Harold Durana

518 Tammie Hartman 516 Herman Morrow 516 Christopher Coghill 515 Ronald Knight

514 Troy Newberry

513 Rosenell Sterling

- 513 Sinthia Palma 513 Bogdan Dragomir513 Emma Mosher 511 Sandra Linse
- 511 Christopher Alderson 511 Harold Nembhard 510 Carlo Gottshaw508 Daniel Bernard 508 Evelyn Nkwenti
- 503 Richard Smith 502 Tyrone Washington 501 Élaine Shreve

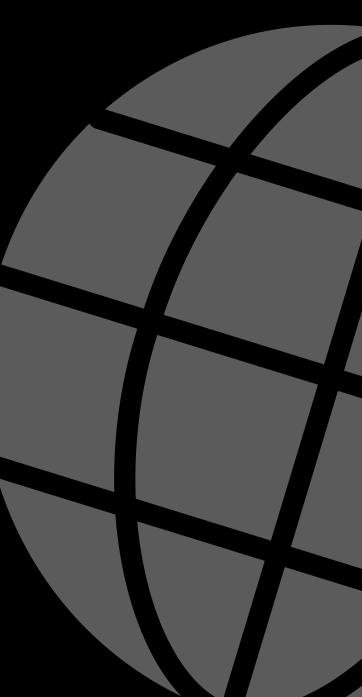
500 Joshua A Smith

507 Bryan Czajkowski

506 Joan Sugimoto

505 Jay Humes 504 John Hollis





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# Leadership Bonus



6,119 Justin Adams

6,062 Syed Quadri 5,994 Randy Teyssier

5,788 Albert Serur

5,447 Michael Laramie

5,350 Michael Romeo

5,210 Matthew Diulus

4,931 Stephen Jeung 4,891 Joshua Jackson

4,846 Robert Janev

4,807 Sara Welch

4,798 Alfred Taren

5,223 Mavrick Fredericks



RORART KANAAN \$16,736 Imran Satti



Marian sertier \$16,074 Sabrina Llovd



OFA TUPOUNIUA \$15,245 Steve Friedlander

## **april Bonus Leaders**

#### April Bonus Payout: \$831,803

\$15,990

Surace-Smith

April Bonus Oualifiers: 886

\$23,475 Matthew Parks \$4,740 Erik Boyd 16,736 Robert Kanaan 4,728 Jordan Chalom 16,074 Marian Sertler 15,990 Zachary Hart 15,245 Ofa Tupouniua 13,896 Doreen Ryan-Foti 12,872 Stephen Jubrey 12,612 Steven King 4,477 Bobby Gujral 10,199 Aaron Parks 9,666 Ryan Bisanz 9,513 Ryan Wilson 9,116 Brett Gryska 8,814 Zach Otto 8,510 Maria Willgruber 8,020 James Keefer 7,970 Evan Holzhauer 7,655 Jason Bratin 7,539 Travis Picklesimer 7,454 Haoyu Xu 6,708 Henry Ingraham 6,637 Kyle Johnson 3.524 Ala Awad 3,471 Noel Rose 6,632 Daniel Hartwig 6,551 Michael Mandella 6,319 Nicholas Lorence 6,276 Marko Jankovic 3,145 Erin Allen 6,188 Brian Schreiter

4.683 Dustin Dunlap 4,674 Blake Higuchi 4,580 Ryan Tucker 3,566 Brandon Schwed 4,534 Hal Herman 4,454 Matt Pflueger 4,440 Brooke Spain 4,396 Timothy Wilson 4,339 John McGrath 4,324 Ryan O'Malley 4,259 Humberto Quintero 4,094 Kenneth Greer 3,890 George Noujaim 3,719 Ryan Hall 3,704 Elias Hazen 3,554 Jack Keiderling 3,408 Phillip Jenkins 3,393 Ruben Santillana 3,286 William Oseroff 3,104 Thomas Vena 3,094 Joshua Bloomquist 3,047 Joshua Olin 3,039 Xavier MacLarty 2,997 Raymond Risucci 2.976 Brodie Fischer 2,883 Ross Budweg 2,838 Trevor Mayer 2,797 Melne Lewis 2,778 Kelly Pilling 2,775 Kaitlyn Brandt 2,766 Byron Paz 2,746 Brandon Teter

2,732 Alexandra Graham

\$2,720 Dorian Brown 2,700 Andrew McQuade 2,699 Cynthia Schneiderman 2,665 Norman Candelore 2,661 Reuben Rios-Cruz 2,651 Jessica Wilhite 2,636 Charley Forshee 2.631 Mark Corkrean 2,604 Magda Figueiredo 2,590 Denise Berrios 2,590 Ryan Stenglein 2,515 Jennifer Wehrle 2,486 David Guzman 2,468 Mathew Hart 2,462 Aaron Ralston 2,391 Bobby Szwaja 2,355 Richard Barbour 2,338 Michael Clemente 2,315 Nicole Sanders 2,274 Rita Haidinger 2,273 Darron Hacker 2,272 Matthew Conrad 2,242 Richard Whyte 2,205 Souleymane Bah 2,203 Randall Cook 2,178 Randolph Souliers 2,173 Tony Geer 2,169 Cherri Xie 2,109 Nasr Quadri 2,109 John Napiza 2,063 Aaron Haynes 2,041 Herman Fennell 1,961 Derek Cotton 1,948 Craig Strompf 1,945 Cara DeFiore

1,944 Matthew Girard

1,939 Darren Miller

1,939 Jake Yagjian

1,926 Richard Dyer

\$1,918 Darrell Asbell 1,907 Hunter Houvener 1,904 Jacqueline Kosalek 1,889 Jonathan Maust 1,861 Robert Dunn 1,829 Mark Kukielski 1,819 Matthew Turnquist 1.746 Milica Zivkovic 1,707 Kathryn Chaisson 1,681 Kevin Appasamy 1,660 Marko Brkovic 1,622 Tanner Daves 1,617 Richard Johnson 1.614 Jason Green 1,605 Samantha Sliger 1,598 Vicki Kingi 1,596 Sokol Fazliu 1,547 Jonathan Emura 1,540 Ho Tran 1,531 Timothy Kieran 1,525 Tina Phongsavath 1,511 Shorne Brown 1,498 Bettie Wallace-Moore 1,490 Faleuseni Maumau 1,438 Mohammed Moalawi 1,434 Thomas Yarbrough 1,433 Wendy Sotelo 1,428 Bryan Froneyberger 1,417 Jessica Santamarina 1,412 Mike Bray 1.391 Aldina DaRosa 1,373 Stephen Giddens 1,373 Tara Weisz 1,349 Drew Frazier 1,341 Louis Giogaia 1,332 Ibrahim Bah 1,331 Kevin Huber 1,317 Alex Torruella

1,308 Marc Salvaggi

1,303 Mark Diebolt 1.279 Renada Boaan 1,274 Alta Herpel 1,265 Charles Ferrari 1,263 Lincoln Kline 1,255 Lincoln Kline
1,259 Volodymyr Derevyanyy
1,245 Anthony R Wright
1,245 Michael Sudzina 1,201 Sharif Grays 1,198 Randy O'Campo 1,189 Kevin Talbot 1.189 Robert Richman 1,184 Matthew Sturgeon 1,183 Darwin Roman 1,156 Janel Wilder 1,154 Michael Shaba 1,152 Jesse Spencer 1.134 Joshua Cosentino 1,075 Carl Carlberg 1,074 Daniel Walton 1.063 Steve Marker 1,034 Lindsey Marks 1,030 Christopher Kennedy 1,029 Shahab Mahdavinejad 1,028 William Brookshire 1,009 Kody Kramme 1,008 Tracy Barrett 1,008 Ileana Rosas 1.006 Minh Phung 1,001 Lamar Livingston 1,001 Jenna Grula 997 Brandi Hershey 996 Karolina Debek 977 James Gallo 968 Matt Flores 964 Rebecca Klebsch 953 Konnor Wyly 948 Mark Hileman 946 Angela Willis 940 Christina Black 940 Caio Rosa 931 Pamela Altman 930 Ronald Esmon 914 Michelle Crowe 900 Bradley Gray 887 Marcus Street 883 Natalie Soboleva 871 Brandon Hopf867 Violetta Goldman 856 Gabriel Feldmann 855 Albert Kauderer 850 Kelly Ekker 847 John Reeves 846 John Serrano 844 Jaison Gallagher 834 Andrew Agron 831 Steve James 826 Adeyemi Akinade 818 Brian Welsh 818 Glaister Parke 816 Alyssa Huber 786 Erin Moyer 783 Abdul Yusuff 779 Roosevelt Wilson

\$1,307 Nicholas Moore

\$772 Stephen Hill 767 Victor Schwenoha 764 John Stankoski 762 Paavo Cymanow 761 Joy Nardone758 Ashley Wenning744 Levar Morgan 740 Tay Krause 740 Kayla McIver 733 Harrynarine Ramoutar 730 Timothy Watson 729 Lewis Clack 713 Kevin Ristau 710 Brian Culp 710 John Galindo 708 Brenton Patterson695 Nicholas Triantafyllidis 694 Sharon Brenner 691 Dustin Brooks 691 Joshua Dishona 683 Carl Boldon 682 Arie Davis 682 Josephine Archuleta 678 Virginia Lee 672 Dorothy Niederer 669 Raphael Musto 667 Laaina Havea 661 Devin Dingey 660 Melanie Hail 658 Seth Reising 657 Corey Moore 652 Natalie Wagner 648 Aaron McLean 647 Lorenzo Lameko 642 Moli Kaufusi 642 John Leggio 637 William Whaley 635 Taina Lameko 630 Mark Glazer 628 Brian Sundberg 623 Nathan Gay 623 Jennifer Young 619 Lalitha Janardhanan 613 Natalie Linker 612 Thaddeus Stansberry 610 Fernanda Vaslet 608 James Raymond 606 Jordan Albright 599 Krystal Gordon 590 Keith Coscia 580 Donald Lee 578 Mary-Delores Ayarzagoitia 575 Tanisha Mathis 572 Frank Colletti 570 Caleb Douce 570 Regina Duval 563 Diego Arangopuerta 560 Brent Arbour 559 Michelle Kyles 553 Andjela Avram 553 Paul Kelly 550 Michele Kirk 548 Anthony Gargano 546 Tevita Tupouniua 543 Michael Poaps 542 Valerie Cormier

\$540 Daniel Umbertone 539 Daniel Hwang 538 Dustin Edgell 527 Joseph Pappalardo527 Alex Grakhov 508 Jorge Guerra 505 John Donovan 504 Jeremie Dupuis 503 David Broughton

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776 Eric Thompson

# sa/9a direct code fleld training bonus



RRODIA FISCHAR \$4,950 **Imran Satti** 



MARKO RRKOVIC \$3,391 Sabrina Llovd



VICKI KINAI \$3,197 Steve Friedlander



\$2,772 Surace-Smith



MARK HARHAGER \$2,620 Matt Henderson

## **april Bonus Leaders**

## April Bonus Payout: \$300,732

April Bonus Oualifiers: 680

- \$4,950 Brodie Fischer 3,391 Marko Brkovic 3,197 Vicki Kingi 2,772 Tony Geer 2,620 Mark Harhager
- 2,606 Mark Diebolt
- 2,548 Alta Herpel 2,544 Mike Bray
- 2,536 Lincoln Kline 2,511 Bryan Froneyberger 2,483 Milica Zivkovic
- 2,437 Anthony Wright 2,368 Matthew Sturgeon
- 2,329 Alex Torruella
- 2,288 Ibrahim Bah
- 2,179 Jesse Spencer 2,139 Stephen Giddens
- 2,130 Richard Whyte 2,076 Kevin Talbot
- 2,067 Lindsey Marks
- 2,057 Jason Green 2,016 Carl Carlberg
- 2,005 Tracy Barrett
- 2,002 Lamar Livingston 1,892 Angela Willis
- 1,887 Karolina Debek
- 1,875 James Gallo 1.859 Ronald Esmon
- 1,851 Aaron McLean
- 1,822 Thomas Kijanowski 1,747 Brandon Hopf
- 1,713 Shahab Mahdavinejad
- 1,700 Kelly Ekker
- 1,634 Jaison Gallagher 1,631 Alyssa Huber
- 1.630 Marcus Street
- 1,625 Polina Philbin
- 1,539 Erin Moyer 1,524 Janel Wilder
- 1,501 Michael Sudzina 1,478 Wendy Sotelo
- 1,459 Pamela Altman
- 1,420 Brenton Patterson

- \$1,406 Steve Marker 1,405 Ileana Rosas 1,392 Paavo Cymanow 1,371 Dustin Edgell
- 1,363 Josephine Archuleta 1,360 Kayla McIver 1,355 Natalie Soboleva
- 1,343 Dorothy Niederer 1,335 Michael Shaba
- 1,335 Laaina Havea
- 1,321 Devin Dingey 1,321 Melanie Hail
- 1,315 Corey Moore
- 1,305 William Whaley
- 1,286 Marc Salvaggi
- 1,262 Joshua Dishong 1,258 Brandon Smith
- 1,258 John Leggio
- 1,255 Tanisha Mathis 1,245 Jennifer Young
- 1,244 Moli Kaufusi
- 1,198 Krystal Gordon 1,196 Christopher Earle
- 1,167 Nicole Sanders
- 1,161 Donald Lee
- 1,158 Virginia Lee
- 1,156 Tien Nguyen 1,139 Regina Duval 1,135 Keith Coscia
- 1,131 Unique Hunnicutt
- 1,119 Harrynarine Ramoutar 1,100 Joshua Cosentino
- 1,094 Christina Black
- 1,090 DeAnthony Hartman 1.086 Michael Poaps
- 1.084 Natasha Waltenbauah
- 1,079 Aaron Haynes 1,076 Roosevelt Wilson
- 1,076 David Guzman 1,075 Anthony Gargano
- 1,030 Christopher Chovanec
- 1,026 Jordan Albright
- 1,009 John Donovan

- \$1,006 David Broughton
  - 1,005 Ryan Fickert 1,004 Abdul Yusuff
  - 983 Mary Brancazio
  - 979 Eric Schwabauer 979 Nicholas Triantafyllidis
  - 970 Charles Ferrari
  - 957 Tevita Tupouniua
  - 953 Katherine Boggan
  - 950 Jonathan Phillips 941 Aaron Dupras

  - 929 Randy O'Campo 926 Eric Gallant-Munroe
  - 925 Glaister Parke
  - 923 Drew Burdi 922 Karl Amlie
  - 916 Ruben Santillana
  - 913 Sylvener Pierre 904 Andjela Avram
  - 893 Erin Moore
  - 892 Leya Kirchstein884 Katherine Lorenz
  - 882 Kierra Goodwin
  - 868 Justin Fisher
  - 867 Michael Proctor 863 Jason Crawford
  - 856 Michelle Kyles856 Matthew Conrad
  - 848 Robert Phillips
  - 845 Patrick Fowler 844 Adrian S Johnson
  - 833 Henry Fornet
  - 833 Larry Gatt 826 Andrew McCarthy
  - 822 Barry Marbach
  - 821 Timothy Watson 820 Michelle Crowe
  - 811 Duane Shaw
  - 809 Alexander Dorey 804 Bradley Gaspard
  - 791 John Garrett 783 Eder Ribeiro
  - 778 Adam Meyer

- \$777 Katie Cetina
- 765 Marta Cunha 751 Bruce Viaje
- 742 Lewis Clack
- 735 Jintana Maleehual
- 734 Caleb Spore
- 731 Devin Adams 730 Jacob Kieffer
- 728 Steven Stensrud
- 720 Bilal Farsakh
- 718 Mohammed Moalawi
- 708 David Rockway
- 703 Clinton Spaeth 700 Devon Chapman
- 697 Seth Reising
- 696 Rona Turner 689 Sidney Spear
- 674 Philip Roffi
- 657 Jamal Simmons
- 656 Kyle Lewicki 654 Kenneth D Johnson
- 651 Valerie Cormier 647 Ariana Jones
- 646 Michael Lindsev 646 Cameron Cimino
- 644 Zathia Zarza
- 641 Douglas Peak632 Daniel Hwang
- 630 Daniel Crichton
- 626 Erin Dincola 624 Andre McCallum
- 624 John Galindo
- 616 Maria Soliz 610 Michael Roe
- 609 Eric Peyton 608 Violetta Goldman
- 607 Sharon Barnes 602 Lawerence Smith
- 595 Shorne Brown 594 Edwin Montoya 587 Myrle Salomon
- 586 Daniel Bean 585 Alan Grage

- \$583 Reynolds Akuamoa 581 Dustin Brooks
- 577 Peter Kwiatkowski
- 573 Antonio Bond
- 573 Godfrey Goodrich 571 Debbie Moke
- \$570 Ayman Elsalhy
- 570 Jermaine Jordan
- 566 Ian Noble
- 563 Joseph Cost 561 Roberto Nieves
- 554 Brian Allt

- \$554 Emmanuel Villasenor
- 553 Alecia Smith
- 545 Christine Jesoraldo
- 542 Peter McEnaney 542 Jacqueline Kosalek 539 Andrea Petti
- 503 Nicole Conrad

\$531 Dennis Luckett

530 Maxx Schumann

515 Jason Johnson

506 Robert Folden

# Reinstatement Bonus



\$3,374 Jatoft-Foti



Nabil spahi \$1,759 Giglione-Ackerman



RICHARD IIIAI IIS \$1,719 **Bob Olson** 



\$1,416 Fred Hadayia



nicole contex \$1,208 Oldham-Bianchi

# **april Bonus Leaders**

April Bonus Payout: \$47,127 April Bonus Oualifiers: 160

- \$3,374 Sami Mogannam
- 1,759 Nabil Spahi

1,073 Mitchell Look

- 1.719 Richard Walus 1,416 Djenabou Diallo 1,208 Nicole Conley
- \$986 Bruce Tan 978 Victor Restrepo
- 947 Jose Castillo 926 Joseph Smith 910 Katherine Fallon

837 Nikki Crosby

- \$830 Gary Gottlieb 701 Emil Mohareb
- 646 Peter Kaplanis 635 Olga Tsymbal 617 Frank Kolligian

582 Ronald Rivera

- \$563 Dason Phaul
- 542 Brandi Graff 536 Maria Ramirez 523 Beau Locker

510 Craig Winkelman

\$2,345,307

**WORLDS GREATEST** \$1.165.645

**LEADERSHIP** \$831.803

SA/GA TRAINING \$300.732

REINSTATEMENT \$47.127

36 Spotlight May 2013 ■ It's Time

All qualifiers listed achieved at least \$500 in bonus totals It's Time Spotlight May 2013 37





# Perspective



Scott Smith
President
& Chief Marketing Officer

# Giving the Ability to Give... and achieving the fifth step!

This month's *Spotlight* features many of the good deeds and charitable giving efforts that American and National Income Life are involved in. It feels great to be involved with a company whose track record is to make the world a better place for everyone, especially those in need.

While the Company is often at the forefront, it is you who make the difference. At the heart of giving back was our founder, Bernard Rapoport, one of the most philanthropic men our country has ever known. It is Mr. Rapoport who has influenced most the burning desire of our CEO Roger Smith to leave every community we touch in a little better shape because we touched it. And those who, without question, give the most, the State General Agent body, must be commended and acknowledged for setting the pace with their generosity.

What I find interesting are the parallels between our Company's spirit of giving and our belief in *Opportunity Unlimited*. In the concept of true opportunity unlimited, we speak of the ability of all of us, especially field management, to offer Opportunity Unlimited to others. We offer individuals who are willing to accept challenge and who possess a strong work ethic to step up and take advantage of a true shot at lifetime financial prosperity.

But true *Opportunity Unlimited* extends far beyond just the opportunity to make money. It extends more particularly into two additional arenas. The first is that once you have begun to capitalize on *Opportunity Unlimited*, you are now eligible to offer *Opportunity Unlimited* to others. When you have reached this milestone, not only are you getting rich materially, you are now eligible to be enriched by the gift of offering the opportunity to others as well. It is then you learn that the thrill of being a part of another person's success surpasses the riches of your own financial opportunity.

The second arena is your own personal ability to give back to your community, your church, or anyone less fortunate than you are. It is commendable to give when the world is watching, it is charitable to give in public; however, it is a gift to yourself when you are charitable and no one is watching. Giving in private doesn't necessarily need to be big or expensive; it could be just a random act of kindness. It's not difficult to pick out an individual in need of some help. And your charitable acts take on mega proportions when offered to someone in need but too humble to seek.

Again, through the funnel of life we call American Income Life, let's talk about the steps of self-fulfillment:

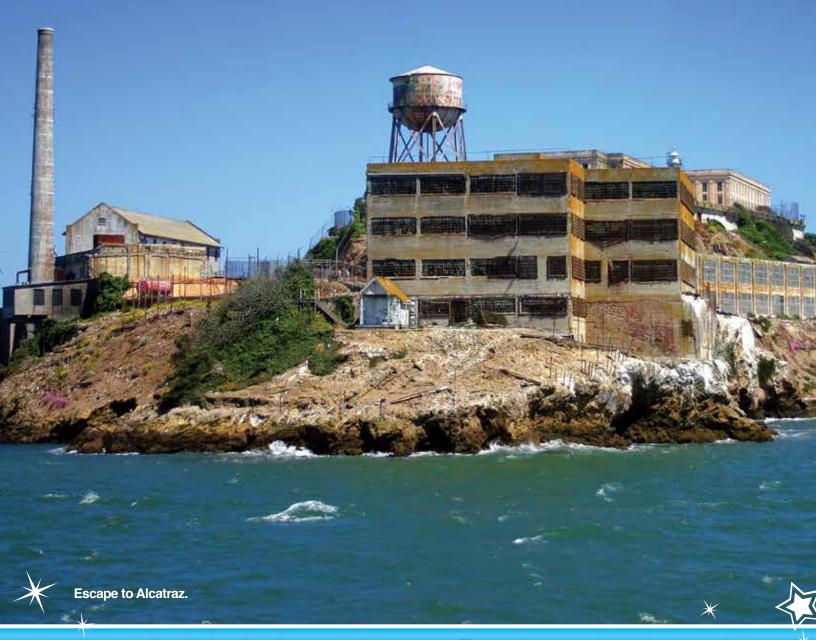
- 1. Capitalizing on your own Opportunity Unlimited
- 2. Becoming financially prosperous
- 3. Offering, mentoring and coaching an individual to financial prosperity
- 4. Giving back to the community as a part of the pack
- 5. Giving back to the community when no one is watching

So make a commitment to the five steps of *Opportunity Unlimited*. If you achieve them, you will become financially well off, feel great about offering the AIL-NILICO opportunity to others and along the way make a difference to those in need.

It makes a big difference. And not just to you either.

Search Such

# historical



THE HILTON SAN FRANCISCO UNION SQUARE HOTEL IS OUR DESTINATION FOR THE 2014 CONVENTION! MAY 29-JUNE 1

